

Hearing Date: No hearing scheduled
 Courtroom Number: No hearing scheduled
 Location: No hearing scheduled

FILED
 9/29/2021 7:19 PM
 IRIS Y. MARTINEZ
 CIRCUIT CLERK
 COOK COUNTY, IL
 2021L065089

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS
 LAW DIVISION, FIFTH MUNICIPAL DISTRICT

KALLEMEYN COLLISION CENTER,)	
INC., directly and as assignee of Kevin)	
Karl and Jennifer Karl, and JEFF)	
KALLEMEYN, individually,)	
Plaintiffs,		No. 2021L065089
v.		
THE STANDARD FIRE INSURANCE)	Amount claimed: In excess of \$100,000.00
COMPANY, and THE TRAVELERS)	
INDEMNITY COMPANY,)	Jury Demand
Defendants.		

COMPLAINT FOR BREACH OF CONTRACT, DISPARAGEMENT, AND OTHER RELIEF

Plaintiffs, Kallemeyn Collision Center, Inc. (“Kallemeyn Collision”), and Jeff Kallemeyn, by and through their attorneys, the Law Offices of Patrick J. McGuire, P.C., and complaining of the defendants, The Standard Fire Insurance Company (“TSFIC”) and Travelers Indemnity Company (“Travelers”), states as follows:

PARTIES

1. Kallemeyn Collision operates an automotive collision-repair business located at 16039 New Avenue, Lemont, Cook County, Illinois.
2. Jeff. Kallemeyn is the president and owner of Kallemeyn Collision.
3. TSFIC is a property and casualty insurance company that transacts business in Cook County, Illinois.
4. TSFIC is an affiliate of defendant, Travelers, and sells policies of automobile insurance and administers claims under the trade name “Travelers.”

BACKGROUND FACTS

5. Travelers sold a policy of private-passenger automobile insurance to Kevin and Jennifer Karl (collectively “the Karls”) that was in force on January 4, 2021.
6. Travelers is in possession of the subject policy. Relevant provisions are attached hereto as Exhibit A.
7. On January 4, 2021, the Karls were the owners of a 2014 Honda Pilot EX automobile (“the subject vehicle”).
8. The subject vehicle was insured by Travelers for, among other things, direct and accidental loss caused by a collision.
9. Collision coverage under the Travelers policy was subject to a \$250 deductible.
10. On January 4, 2021, the subject vehicle was damaged in a collision (“the collision”).
11. The cost to repair the damage caused by the collision was covered under the Travelers policy.
12. The Karls promptly reported the collision to Travelers and made a claim for coverage under the subject policy.
13. On or about January 6, 2021, the Karls contracted with Kallemeyn Collision to repair the subject vehicle. (Exhibit B).
14. The reasonable and necessary cost of repairs performed by Kallemeyn Collision totaled \$8,119.43. (Exhibit C).
15. After subtracting the Karls’ \$250 deductible, the amount owed by Travelers under the policy was \$7,869.43.
16. Travelers failed and refused to pay the Karls the amount owed under the policy.

17. As set forth below, Travelers adjusted the Karls' claim in a manner designed to deprive the Karls of the benefits of the insurance policy by, among other things, knowingly and purposefully adjusting the claim based on unreasonably low labor rates.

18. The damage to the subject vehicle caused by the collision required four main categories of labor: body, paint, mechanical, and frame.

19. For body and paint labor, Kallemeyn Collision calculated the cost of repairing the subject vehicle based on its reasonable labor rates of \$54.00/unit.

20. The Travelers policy does not state or limit the labor rates payable under the policy.

21. Travelers adjusted the Karls' claim based on body and paint labor rates of \$50.00/unit and refused to pay Kallemeyn Collision's reasonable rate of \$54.00/unit. (Exhibit D).

22. For mechanical labor, Kallemeyn Collision calculated the cost of repairing the subject vehicle based on a reasonable labor rate of \$156.00/unit.

23. Since 2016, Travelers has paid claims involving mechanical repairs performed by Kallemeyn Collision using a labor rate of at least \$134.00/unit. (Exhibit E).

24. In July 2020, Travelers adjusted and paid a collision claim involving mechanical repairs for a vehicle repaired by Kallemeyn Collision based on a labor rate of \$156.00/unit.

25. Travelers adjusted the Karls' claim based on a mechanical labor rate of \$85.00/unit.

26. Travelers refused to pay Kallemeyn Collision's reasonable mechanical labor rate of \$156.00/unit.

27. For frame labor, Kallemeyn Collision calculated the cost of repairing the subject vehicle based on a reasonable labor rate of \$85.00/unit.

28. Since 2017, Travelers has paid claims involving frame repairs performed by Kallemeyn Collision using a labor rate of at least \$80.00/unit. (Exhibit E).

29. In August 2017, Travelers adjusted and paid a collision claim involving frame repairs for a vehicle repaired by Kallemeyn Collision based on a labor rate of \$80.00/unit.
30. Travelers adjusted the Karls' claim based on a frame labor rate of \$55.00/unit.
31. Travelers refused to pay Kallemeyn Collision's reasonable frame labor rate of \$85.00/unit.
32. Although the Karls and Kallemeyn Collision complained to Travelers about Travelers' use of unreasonable labor rates to adjust the Karls' claim, Travelers refused to adjust the claim based on Kallemeyn Collision's reasonable labor rates. (Exhibit F).
33. Travelers also knowingly underestimated and misclassified the labor times necessary to repair the subject vehicle.
34. Kallemeyn Collision used an industry-standard, computerized estimating system to calculate repair times for operations necessary to repair the subject vehicle.
35. The estimating system Kallemeyn Collision used to calculate the cost of repairs for the subject vehicle specified 14.0 units of mechanical repairs to be performed at the mechanical labor rate.
36. Travelers used a different estimating system to prepare its estimate of repair costs.
37. Although the estimating system Travelers used specified 9.1 units of mechanical repairs, Travelers adjusted the Karls' claim based on only 4.3 units of mechanical repairs.
38. Upon information and belief, Travelers intentionally miscategorized 4.8 units of "mechanical" repairs as "body" repairs so that the cost of such repairs would be calculated using the body labor rate of \$50.00/unit as opposed to Kallemeyn Collision's reasonable mechanical labor rate of \$156.00/unit.

39. By wrongfully designating mechanical repairs as body repairs and then applying an unreasonably low labor rate, Travelers sought to under indemnify the Karls by more than \$500.00 in terms of mechanical repairs.
40. Kallemyen Collision complained to Travelers about Travelers' misclassification of mechanical repairs as body repairs, but Travelers refused to adjust the Karls' claim based on the proper amount of mechanical repairs.
41. Travelers further refused to adjust the Karls' claim based on the cost of repairing the subject vehicle according to repair procedures specified by the vehicle manufacturer, Honda.
42. By engaging in the conduct described above, Travelers estimated the total cost of repairing the subject vehicle to be \$6,210.06 versus Kallemyen Collision's total of \$8,119.43; a difference of \$1,909.37 not including the Karls' \$250 deductible.
43. Upon information and belief, when the Karls complained to Travelers about the insurer's refusal to pay the difference in repair costs, Travelers falsely represented to the Karls that Kallemyen Collision's charges, including Kallemyen Collision's labor rates, were exorbitant, unethical, and fraudulent.
44. Travelers' misrepresentations about Kallemyen Collision's charges created a dispute between Kallemyen Collision and the Karls.
45. The Karls refused to pay the difference in repair costs in excess of their \$250.00 deductible.
46. In response, Kallemyen Collision rightfully asserted a possessory lien against the subject vehicle.

47. Thereafter, the Karls initiated a social-media campaign to defame and disparage Kallemeyn Collision and Jeff Kallemeyn to pressure Kallemeyn Collision into releasing the subject vehicle without receiving full payment for its services. (Exhibit G).
48. For example, the Karls created a blog entitled “Kallemeyn Lemont @scumbagwatcher” that stated, in part:

“Kallemeyn Collision is a body shop in Lemont – they are currently holding my vehicle hostage and conducting unethical business practices. Jeff Kallemeyn is trying to charge labor rates in excess of \$155/hr. whereas the market rate is \$85/hr.”
49. The Karls boasted that the blog reached more than 4,000 people in the communities from which Kallemeyn draws its customers, including “Lemont, Orland, Palos, Downers, etc.”
50. A person who saw the blog commented: “Kallemeyn is obviously a crook scumbag...I will be sure to spread the word that friends should avoid this con artist.”
51. Additionally, on or about Sunday, March 14, 2021, the Karls placed dozens of yard signs in Lemont and the surrounding area stating: “Kallemeyn SCAMS! Beware!”
52. The statements the Karls published about Kallemeyn Collision and Jeff Kallemeyn were false and defamatory and were a direct and proximate result of false and defamatory statements Travelers made to the Karls.
53. Thereafter, to stop the publication of further defamatory and disparaging statements, Kallemeyn Collision, Jeff Kallemeyn, and the Karls entered into an agreement that, among other things, assigned from the Karls to Kallemeyn Collision the title and ownership of claims the Karls have against defendants under the subject policy relating to payment of repair costs. (Exhibit H)

54. Travelers is engaged in a pattern and practice of deceiving and under indemnifying Illinois consumers like the Karls as to amounts rightfully due for the cost of collision repairs under the policies of automobile insurance Travelers sells, including past and prospective customers of Kallemyen Collision.

COUNT I
(Breach of Contract)

55. Plaintiffs hereby reallege and incorporate paragraphs 1 through 54 as though fully set out herein.

56. Travelers contracted with the Karls to provide automobile insurance as set forth in the subject policy.

57. Upon information and belief, the Karls complied with all the terms and conditions precedent to the policy, including paying all premiums.

58. The Karls' claim for the damage to the subject vehicle was covered under Coverage E – Collision, of the subject policy.

59. Travelers therefore became liable to pay the Karls for the cost of repairing the subject vehicle as provided by the subject policy and Illinois law.

60. Travelers refused, and continues to refuse, to honor the terms of the subject policy and provide indemnity for the loss.

61. Travelers' refusal to pay the \$8,119 cost to repair the subject vehicle minus the Karls' \$250 deductible constitutes a breach of the insurance contract.

62. Travelers' adjustment of the Karls' claim based on labor rates that do not reflect the reasonable and necessary cost of repairs charged by Kallemyen Collision constitutes a breach of the insurance contract.

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- 63. The Karls assigned and transferred to Kallemyen Collision and Jeff Kallemyen the title and ownership of the Karls' claim for breach of contract and the right to receive the proceeds due and owing under the policy.
- 64. Travelers' breach of the insurance contract has proximately caused Kallemyen Collision to suffer damages in an amount in excess of \$1,909.37, including the cost of repairs, prejudgment interest, and attorneys' fees.

WHEREFORE, plaintiffs, Kallemyen Collision and Jeff Kallemyen, pray that this Court enter judgment in their favor and against Defendants, TSFIC and Travelers, and award damages in excess of \$2,000.00, and grant such other and further relief as this Court deems fair and just.

COUNT II
(“Bad Faith”)

- 65. Plaintiffs hereby reallege and incorporate paragraphs 1 through 64 as though fully set forth herein.
- 66. At all relevant times, there was in effect the Illinois Insurance Code, 215 ILCS 5/1 *et seq.*, and the Illinois Department of Insurance Regulations, 50 Ill.Admin.Code, Ch. I, Part 919 (“Part 919”).
- 67. At all relevant times, Travelers was required to comply with the provisions of the Illinois Insurance Code and Part 919 in its dealings with the Karls.
- 68. Section 155 of the Illinois Insurance Code provides, in relevant part, as follows:

In any action by or against a company wherein there is in issue the liability of a company on a policy or policies of insurance or the amount of the loss payable thereunder, or for an unreasonable delay in settling the claim, and it appears to the court that such action or delay is vexatious and unreasonable, the court may allow as part of the taxable cost in the action, reasonable attorney's fees, other costs, plus an amount not to exceed any one of the following amounts:

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- (a) 60% of the amount which the court or jury finds such party is entitled to recover against the company, exclusive of all costs;
- (b) \$60,000
- (c) the excess of the amount which the court or jury finds such party is entitled to recover, exclusive of costs, over the amount, if any, which the company offered to pay in settlement of the claim prior to the action.

69. Travelers acted vexatiously and unreasonably in the investigation, handling, and partial denial of the Karls' claim for coverage under the subject policy.

70. It was unreasonable and vexatious for Travelers to offer to settle the Karls' claim based on a written estimate of repair costs that the insurer knew was not reasonable, was not based on applicable policy provisions, and would not have allowed for the insured vehicle to be repaired in a workmanlike manner.

71. It was unreasonable and vexatious for Travelers to adjust the Karls' claim based on labor rates that the insurer knew did not reflect the reasonable cost of such services.

72. It was unreasonable and vexatious for Travelers to represent to the Karls that Kallemyn Collision's labor rates were fraudulent when Travelers knew such representations were false.

73. It was unreasonable and vexatious for Travelers to refuse to pay for all necessary mechanical repairs for the subject vehicle at the appropriate mechanical labor rate.

74. It was unreasonable and vexatious for Travelers to refuse to pay for repair procedures specified by the vehicle manufacturer.

75. It was unreasonable and vexatious for Travelers to deprive the Karls of the use of their vehicle by refusing to pay the Karls amounts that were clearly due under the policy.

76. It was unreasonable and vexatious for Travelers to create the dispute between the Karls and Kallemyen Collision by knowingly and purposefully denying payment for legitimate repair costs.
77. It was unreasonable and vexatious for Travelers to force the Karls, through their assignee, Kallemyen Collision, to retain counsel and file this lawsuit to secure coverage and payment for claims that fall squarely within the coverage provided by the subject policy.
78. Travelers handled the Karls' claim in a manner designed to deprive the Karls of the benefits of the subject policy.
79. Travelers engaged in various improper claims practices as defined by the Illinois Insurance Code (215 ILCS 154.6), including, but not limited to: knowingly misrepresenting relevant facts or policy provisions relating to coverages at issue; compelling policyholders to institute suits to recover amounts due; and, refusing to pay claims without conducting a reasonable investigation based on all available information.
80. Travelers' unreasonable and vexatious actions and delay violated §155 of the Illinois Insurance Code.
81. The Karls assigned and transferred to Kallemyen Collision and Jeff Kallemyen the title and ownership of the Karls' claim for extracontractual damages under §155 of the Insurance Code.

WHEREFORE, plaintiffs, Kallemyen Collision and Jeff Kallemyen, pray that this Court enter judgment in their favor and against Defendants, TSFIC and Travelers, and grant the following relief:

- A. Statutory penalties;
- B. Attorney's fees and costs;

- C. Other costs and consequential damages;
- D. Such other and further relief that this Court deems equitable and just.

COUNT III
(Defamation *Per Se* – Kallemeyn Collision)

- 82. Plaintiffs hereby reallege and incorporate paragraphs 1 through 81 as though fully set forth herein.
- 83. Travelers intentionally or negligently published false and unprivileged statements about Kallemeyn Collision to third parties which damaged Kallemeyn Collision.
- 84. Travelers has committed defamation per se under Illinois law as the statements made to the Karls impute that Kallemeyn Collision has a want of integrity because it misrepresents the cost of collision repairs and systematically overcharges consumers and insurance companies for collision repairs by inflating the labor rates Kallemeyn Collision charges for its services.
- 85. Travelers has committed defamation per se under Illinois law as the statements made to the Karls, and that the Karls then published to other third parties, impute that Kallemeyn Collision commits fraud and lacks ability in its trade of estimating repair costs and repairing damaged vehicles.
- 86. As a direct and proximate result of defendants' false and defamatory statements, Kallemeyn Collision has suffered and will continue to suffer damages to its reputation and economic damages.

WHEREFORE, plaintiff, Kallemeyn Collision, prays that this Court enter judgment in its favor and against the defendants, TSFIC and Travelers, and award the appropriate presumed

damages, compensatory damages, punitive damages, costs, and any further relief that the Court deems equitable and just.

COUNT IV
(Defamation *Per Se* – Jeff Kallemeyn)

87. Plaintiffs hereby reallege and incorporate paragraphs 1 through 86 as though fully set forth herein.
88. Travelers intentionally or negligently published false and unprivileged statements about Jeff Kallemeyn to third parties which damaged Jeff Kallemeyn.
89. Jeff Kallemeyn is known in the community, including the local automotive and insurance communities, to be the owner and manager of Kallemeyn Collision.
90. Travelers has committed defamation *per se* under Illinois law as the statements Travelers made to the Karls, and that the Karls then published to other third parties, impute that Jeff Kallemeyn has a want of integrity as the owner and manager of Kallemeyn Collision because Kallemeyn Collision misrepresents the cost of collision repairs and systematically overcharges consumers and insurance companies for collision repairs.
91. As a direct and proximate result of Travelers' false and defamatory statements, Jeff Kallemeyn has suffered and will continue to suffer impairment of reputation and standing in the community, personal humiliation, mental anguish, and economic damages.

WHEREFORE, plaintiff, Jeff Kallemeyn, prays that this Court enter judgment in his favor and against the defendants, TSFIC and Travelers, and award the appropriate presumed damages, compensatory damages, punitive damages, costs, and any further relief that the Court deems equitable and just.

COUNT V
(Common Law Commercial Disparagement – Kallemyen Collision)

92. Plaintiffs hereby reallege and incorporate paragraphs 1 through 91 as though fully set forth herein.
93. By stating to the Karls that Kallemyen Collision defrauds consumers and insurance companies by charging labor rates of \$156.00/unit, Travelers published false and unprivileged statements about Kallemyen Collision to third parties which were intended to call into question the quality and integrity of Kallemyen Collision's collision-repair services in order to inflict pecuniary harm.
94. As a direct and proximate result of defendants' disparaging statements, Kallemyen Collision has suffered and will continue to suffer economic damages.

WHEREFORE, plaintiff, Kallemyen Collision, prays that this Court enter judgment in its favor and against the defendants, TSFIC and Travelers, and award the appropriate presumed damages, compensatory damages, punitive damages, costs, and any further relief that the Court deems equitable and just.

COUNT VI
(Violation of Illinois Uniform Deceptive Trade Practices Act – Kallemyen Collision)

95. Plaintiffs hereby reallege and incorporate paragraphs 1 through 94 as though fully set forth herein.
96. Travelers disparaged the business and services of Kallemyen Collision by making false and misleading representations of fact about Kallemyen Collision's charges for its services.

97. The false and misleading representations of fact Travelers made about Kallemeyn Collision violate the Illinois Uniform Deceptive Trade Practices Act (“IDTPA”) (815 ILCS 510/1 et seq.).
98. Specifically, pursuant to 815 ILCS 510/2(a)(8): “A person engages in a deceptive trade practice when, in the course of his or her business, vocation, or occupation, the person... disparages the goods, services, or business of another by false or misleading representation of fact.”
99. Travelers disparaged the services and business of Kallemeyn Collision by making wilfully false and misleading representations of fact to the Karls about Kallemeyn Collision, including Kallemeyn Collision’s labor rates.
100. Travelers represented to the Karls that Kallemeyn Collision’s \$156.00/unit labor rate for mechanical repairs was almost double the market rate of \$85.00/unit.
101. Travelers’ representation that the market rate for mechanical repairs was \$85.00/unit was wilfully false and misleading because Travelers knew that the market rate for such repairs was \$156.00/unit.
102. Kallemeyn Collision has reason to believe that representatives of Travelers engage in a pattern and practice of making similarly false and misleading representations of fact to Kallemeyn Collision’s existing and prospective customers to dissuade such consumers from using Kallemeyn Collision to repair their respective vehicles.
103. Travelers engages in such deceptive trade practices as part of an ongoing practice by Travelers to disparage Kallemeyn Collision.
104. The false and misleading representations by Travelers confuse and deceive consumers and Kallemeyn Collision is likely to be damaged by such practices in the future.

105. Kallemeyn Collision has no practical way to protect itself from Travelers' disparaging statements unless Travelers' representatives are enjoined from making such statements.

106. As a direct and proximate result of defendants' disparaging statements, Kallemeyn Collision has suffered and will continue to suffer economic damages.

WHEREFORE, plaintiff, Kallemeyn Collision, prays that this Court enter judgment in its favor and against the defendants, TSFIC and Travelers, and award the appropriate compensatory damages, injunctive relief, attorneys' fees, costs, and any further relief that the Court deems equitable and just.

COUNT VII

(Violation of Illinois Consumer Fraud and Deceptive Business Practices Act – Kallemeyn Collision)

107. Plaintiffs hereby reallege and incorporate paragraphs 1 through 106 as though fully set forth herein.

108. Travelers engaged in unfair and deceptive acts or practices, including misrepresentation and the concealment, suppression, and omission of material facts with the intent that the Karls rely upon such misrepresentations and the concealment, suppression, and omission of material facts in its dealings with the Karls' and Kallemeyn Collision.

109. Travelers deceived the Karls by wilfully misrepresenting the labor rates for collision-repair services, which caused the Karls to disparage Kallemeyn Collision and to breach their contract with Kallemeyn Collision.

110. Kallemeyn Collision suffered actual damage as a result of Travelers unfair and deceptive practices.

111. Travelers' unfair and deceptive practices violate the Illinois Consumer Fraud and Deceptive Business Practices Act ("CFDBPA") (815 ILCS 505/1 et seq.).

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WHEREFORE, plaintiff, Kallemeyn Collision, prays that this Court enter judgment in its favor and against the defendants, TSFIC and Travelers, and award the appropriate compensatory damages, punitive damages, injunctive relief, attorneys' fees, costs, and any further relief that the Court deems equitable and just.

COUNT VIII
(Tortious Interference With Contract – Kallemeyn Collision)

112. Plaintiffs hereby reallege and incorporate paragraphs 1 through 111 as though fully set forth herein.
113. A valid and enforceable contract for automobile repairs existed between Kallemeyn Collision and the Karls.
114. Travelers was aware of the contract between Kallemeyn and the Karls.
115. Travelers intentionally and unjustifiably induced the Karls to breach the contract with Kallemeyn Collision by defaming and disparaging Kallemeyn Collision and Jeff Kallemeyn.
116. Travelers intentionally and unjustifiably induced the Karls to breach the contract with Kallemeyn Collision by representing to the Karls that Kallemeyn Collision's labor rates were unethical and exorbitant when Travelers knew its statements were false and were designed specifically to cause Kallemeyn Collision financial harm.
117. Travelers' statements to the Karls about Kallemeyn Collision and Jeff Kallemeyn were false, unjustified, malicious, and self-interested as they were intended to harm plaintiffs and were contrary to the interests of the Karls.
118. Travelers' statements and actions were not privileged because they were antagonistic to the fair and prompt settlement of the Karls' insurance claim.

119. Travelers' wrongful conduct caused the Karls to breach their contract with Kallemeyn Collision by refusing to pay for repairs performed.

120. As a direct and proximate result of Travelers' wrongful conduct, Kallemeyn Collision has suffered and will continue to suffer economic damages.

WHEREFORE, plaintiff, Kallemeyn Collision, prays that this Court enter judgment in its favor and against the defendants, TSFIC and Travelers, and award the appropriate compensatory damages, punitive damages, attorneys' fees, costs, and any further relief that the Court deems equitable and just.

COUNT IX

(Tortious Interference With Prospective Economic Advantage – Kallemeyn Collision)

121. Plaintiffs hereby reallege and incorporate paragraphs 1 through 120 as though fully set forth herein.

122. Travelers' adjustment of the Karls' insurance claim based on a purposefully and objectively unreasonable estimate of repair costs was intended to not only cause the Karls to breach their existing contract with Kallemeyn Collision, but also to cause the Karls and other prospective customers to not do business with Kallemeyn Collision in the future.

123. Travelers' false and defamatory statements about Kallemeyn Collision and Jeff Kallemeyn were published to more than 4,000 prospective customers of Kallemeyn Collision.

124. Travelers' false and defamatory statements about Kallemeyn Collision and Jeff Kallemeyn caused one prospective customer of Kallemeyn to comment: "Kallemeyn is obviously a crook scumbag...I will be sure to spread the word that friends should avoid this con artist."

125. Upon information and belief, thousands more prospective customers of Kallemeyn Collision saw yard signs in Lemont and the surrounding area stating: "Kallemeyn SCAMS! Beware!."

126. Kallemeyn Collision had a reasonable expectation of entering into valid business relationships with the Karls and others who heard or read false and defamatory statements about Kallemeyn Collision and Jeff Kallemeyn.

127. Travelers knew about Kallemeyn Collision's reasonable expectancy.

128. Travelers' purposeful and malicious interference with Kallemeyn Collision's business prevented and will continue to prevent Kallemeyn Collision's legitimate expectancy from ripening into valid business relationships.

129. As a direct and proximate result of Travelers' wrongful conduct, Kallemeyn Collision has suffered and will continue to suffer damages.

WHEREFORE, plaintiff, Kallemeyn Collision, prays that this Court enter judgment in its favor and against the defendants, TSFIC and Travelers, and award the appropriate compensatory damages, punitive damages, attorneys' fees, costs, and any further relief that the Court deems equitable and just.

JURY DEMAND

Plaintiffs demand trial by jury.

Respectfully submitted,
KALLEMEYN COLLISION CENTER, INC.,
And JEFF KALLEMEYN,

By: Patrick J. McGuire
One of their attorneys

Patrick J. McGuire
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Exhibit A



Policy Number 996661328 203 1
 Policy Period 10/17/2016 – 04/17/2017
 12:01 A.M. STANDARD TIME at your address shown in item 1
 of the Automobile Policy Declarations

KEVIN AND JENNIFER KARL
 [REDACTED]

October 17, 2016

Thank you for choosing Travelers for your auto insurance. We're always available to assist you with claims, questions or additional insurance needs.

The enclosed, personalized policy package was created just for you.

You'll find these item(s) in the following order:

Claim Cards - If you're ever in an accident, break the cards below in half and give the right side to the other driver.

Insurance ID Cards - You may need these cards as proof of insurance, so keep them in a safe place in your vehicle such as the glove box.

Declarations, Insurance Policy and Endorsements - Please review these documents to confirm your coverage.

Important Notices - Including information about our privacy policy, billing options, consumer reporting and more.

We hope you never need to file a claim, but if the unexpected happens we'll be there for you. We're committed to getting you back on the road - fast.

On behalf of MRAZ INSURANCE SERVICES, we look forward to serving you.

Sincerely,

Michael Klein

Michael Klein
 President
 Personal Insurance

PL-50010 (03-12)

Welcome to Travelers!

QUESTIONS?

Policy questions or changes	1-708-390-3652
24 hour claim service	1-800-252-4633
Billing and payment information	1-800-842-5075
Roadside assistance	1-800-252-4633
Online	MyTravelers.com

TRAVELERS

Call us immediately
 to report your claim
 1-800-252-4633

We're here to help
 24 hours a day, 365 days a year

Break in half.
 (See other side.)

FOR YOU

TRAVELERS

Call us immediately
 to report your claim
 1-800-252-4633

We're here to help
 24 hours a day, 365 days a year

← Break in half.
 (See other side.)

FOR OTHER DRIVER

TRAVELERS

Call us immediately
 to report your claim
 1-800-252-4633

We're here to help
 24 hours a day, 365 days a year

Break in half.
 (See other side.)

FOR YOU

TRAVELERS

Call us immediately
 to report your claim
 1-800-252-4633

We're here to help
 24 hours a day, 365 days a year

← Break in half.
 (See other side.)

FOR OTHER DRIVER



ILLINOIS INSURANCE CARD

This card must be carried in the vehicle at all times as evidence of insurance.

Year Make Model
2014 HONDA PILOT EX

Vehicle identification number (VIN)
JFHNKRE3H1307309

Policy number
996661328 203 1

Effective date
10/17/2016

Expiration date
04/17/2017

Insured
KEVIN AND JENNIFER KARL

NAIC 19070

Company: THE STANDARD FIRE INSURANCE COMPANY

For policy questions and changes
MRAZ INSURANCE SERVICES
708-390-8652

To report a claim
or get roadside assistance
1-800-252-4633 (24 hours x 365 days a year)

Keep this card in the vehicle at all times. See reverse side.



ILLINOIS INSURANCE CARD

This card must be carried in the vehicle at all times as evidence of insurance.

Year Make Model

Vehicle identification number (VIN)
JFHNKRE3H1307309

Policy number
996661328 203 1

Effective date
10/17/2016

Expiration date
04/17/2017

Insured
KEVIN AND JENNIFER KARL

NAIC 19070

Company: THE STANDARD FIRE INSURANCE COMPANY

For policy questions and changes
MRAZ INSURANCE SERVICES
708-390-8652

To report a claim
or get roadside assistance
1-800-252-4633 (24 hours x 365 days a year)

Keep this card in the vehicle at all times. See reverse side.



Automobile Policy Declarations

1. Named Insured

KEVIN AND JENNIFER KARL
 [REDACTED]

Your Agency's Name and Address

MRAZ INSURANCE SERVICES
 15506 ORLAN BROOK DR UNIT 249
 ORLAND PARK, IL 60462

Your Auto Policy Number 996661328 203 1
 Your Account Number

For Policy Service 1-708-390-8652
 For Claim Service 1-800-252-4633
 For Roadside Assistance 1-800-252-4633

2. Premium

Your Total Premium for the Policy Period is [REDACTED]

The policy period is from October 17, 2016 to April 17, 2017 12:01 A.M. STANDARD TIME at your address shown in Item 1.

3. Your Vehicles

- 1. 2014 HONDA PILOT EX
- 2. [REDACTED] [REDACTED]

Identification Numbers

[REDACTED] 20295 [REDACTED]

4. Coverages, Limits of Liability and Premiums

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

VEHICLE 1 VEHICLE 2

14 HONDA
PILOT EX

[REDACTED]

A. Bodily Injury

[REDACTED] each person
 [REDACTED] each accident

[REDACTED] [REDACTED]

B. Property Damage

[REDACTED] each accident

[REDACTED] [REDACTED]

C. Medical Payments

[REDACTED] each person

[REDACTED] [REDACTED]

D. Uninsured Motorists Bodily Injury

[REDACTED] each person
 [REDACTED] each accident

[REDACTED] [REDACTED]

D1. Underinsured Motorists Bodily Injury

[REDACTED] each person
 [REDACTED] each accident

[REDACTED] [REDACTED]

E. Collision

Actual Cash Value less
 \$250 deductible

\$85 [REDACTED]



4. Coverages, Limits of Liability and Premiums (continued)

Insurance is provided only where a premium entry is shown for the coverage. The premium entry "Incl" or "Pkg" means the premium charge is included in the premium for another coverage or a package.

VEHICLE 1	VEHICLE 2
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14 HONDA
PILOT EX

F. Comprehensive

Actual Cash Value less
\$250 deductible

\$27

Roadside Assistance Coverage

See Endorsement E1RCW01 (06-13)
Up to 15 miles per disablement

OTHER PREMIUM*

	OTHER PREMIUM*
Accident Forgiveness	Pkg
Minor Violation Forgiveness	Pkg
Package Premiums^	
Responsible Driver Plan	
Subtotal for your vehicle(s):	\$304
Subtotal for Other Premium*:	

This is not a bill. You will be billed separately for this transaction.

* Other Premium are charges for coverages and packages not specific to a vehicle.

^ The Responsible Driver Plan consists of the Accident Forgiveness and Minor Violation Forgiveness features.

5. Information Used to Rate Your Policy

Discounts

Safe Driver Discount

 5 Years Accident and Violation Free

Multi-Policy Discount

Multi-Car Discount

Good Payer Discount

Continuous Insurance Discount

Early Quote Discount

New Car Discount

Anti-Theft Discount

14 HONDA
14 HONDA



Named Insured KEVIN AND JENNIFER KARL
 Policy Period October 17, 2016 to April 17, 2017

Policy Number 996661328 203 1
 Issued On Date October 17, 2016

5. Information Used to Rate Your Policy (continued)

Drivers	Date of Birth	Gender	Marital Status	License Status
1. KEVIN	[REDACTED]	Male	Married	Licensed
2. JENNIFER	[REDACTED]	Female	Married	Licensed

Vehicles	Use of Vehicle	Location of Vehicle
1. 14 HONDA PILOT EX	Commute	LEMONT, IL
2. [REDACTED]	Commute	[REDACTED]

If any of the information above is incorrect or has changed, please notify your Travelers representative immediately.

6. Other Information

Your Insurer

THE STANDARD FIRE INSURANCE COMPANY
 ONE TOWER SQUARE, HARTFORD, CT 06183

Policy Coverage Sections and Endorsements That Form a Part of This Policy:

- G01IL01 (01-15) General Provisions Section
- L01IL01 (08-15) Liability Coverage Section
- M01IL01 (08-15) Medical Payments Coverage Section
- U01IL01 (01-15) Uninsured Motorists Coverage Section
- B01IL01 (01-15) Underinsured Motorists Coverage Section
- P01IL01 (08-15) Damage To Your Auto Coverage Section
- S01CW00 (03-12) Signature Page
- E1RCW01 (06-13) Roadside Assistance Coverage
- E2OCW00 (11-14) Shared Deductible

Issued on 10/17/2016

Countersignature: _____

FOR YOUR INFORMATION

For information about how Travelers compensates independent agents and brokers, please visit www.Travelers.com or call our toll free telephone number 1-866-904-8348. You may also request a written copy from Marketing at One Tower Square, 2GSA, Hartford, Connecticut 06183.



6. Other Information (continued)

It is important that the information we used to rate your policy is correct. It is your responsibility to make sure that the information on these Declarations is accurate and complete, including checking that you are receiving all the discounts for which you are eligible. To see a full list of discounts offered, including discounts for having multiple policies with us or being a good driver, go to www.travelers.com/discounts. Once at the website, type in your policy number 9966613282031 and product code QA2 to view the discounts available. If any of the information on the Declarations has changed, appears incorrect, or is missing, please advise your Travelers agent or representative immediately. Your Travelers agent or representative is also available to review the information on the Declarations with you.

Effective: 10/17/2016

T01IL00 (03-12)

ILLINOIS PERSONAL AUTO POLICY

YOUR PERSONAL AUTO POLICY QUICK REFERENCE

DECLARATIONS PAGE

- Your Name and Address
- Your Auto or Trailer
- Policy Period
- Coverages and Amounts of Insurance

GENERAL PROVISIONS SECTION

	Beginning on Page
AGREEMENT	GP-1
GENERAL DEFINITIONS	GP-1
DUTIES AFTER AN ACCIDENT OR LOSS	GP-2
GENERAL CONDITIONS	GP-3
Bankruptcy	GP-3
Changes	GP-3
Fraud	GP-4
Legal Action Against Us	GP-4
Our Right To Recover Payment	GP-4
Policy Period And Territory	GP-4
Transfer Of Your Interest In This Policy	GP-4
Two Or More Policies Issued To You	GP-4
Termination	GP-4

LIABILITY COVERAGE SECTION

Coverage A – Bodily Injury

Coverage B – Property Damage

Insuring Agreement	L-1
Supplementary Payments	L-1
Exclusions	L-1
Limit Of Liability	L-2
Out Of State Coverage	L-3
Financial Responsibility	L-3
Other Insurance	L-3

MEDICAL PAYMENTS COVERAGE SECTION

Coverage C – Medical Payments

Insuring Agreement	MP-1
Exclusions	MP-1
Limit Of Liability	MP-2
Other Insurance	MP-2

Effective: 10/17/2016

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UNINSURED MOTORISTS COVERAGE SECTION**Coverage D – Uninsured Motorists Bodily Injury**

Insuring Agreement	UM-1
Exclusions	UM-1
Limit Of Liability	UM-2
Other Insurance	UM-2
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UNDERINSURED MOTORISTS COVERAGE SECTION**Coverage D1 – Underinsured Motorists Bodily Injury**

Insuring Agreement	UIM-1
Exclusions	UIM-1
Limit Of Liability	UIM-2
Other Insurance	UIM-3
Arbitration	UIM-3
General Provisions	UIM-3

DAMAGE TO YOUR AUTO COVERAGE SECTION**Coverage E – Collision****Coverage F – Comprehensive****Coverage G – Custom Equipment – Increased Limit**

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A. Airbag Replacement	PD-2
B. Child Safety Seat	PD-2
C. Custom Equipment	PD-2
D. Transportation Expenses	PD-2
OPTIONAL COVERAGE	
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EXCLUSIONS	PD-2
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OTHER SOURCES OF RECOVERY	PD-4
APPRaisal	PD-4
LOSS PAYABLE CLAUSE	PD-5

SIGNATURE PAGE	S-1
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ILLINOIS PERSONAL AUTO POLICY

Travelers Companies
 One Tower Square, Hartford, Connecticut 06183
 (Each a Stock Insurance Company)

GENERAL PROVISIONS SECTION

Unless otherwise stated, the provisions in this General Provisions Section apply to all Coverage Sections and endorsements of this policy.

AGREEMENT

In return for payment of the premium and subject to all the terms of this policy, we will provide the coverages you have selected. These are shown by premium entries in the Declarations. The Declarations is a part of this policy.

GENERAL DEFINITIONS

Throughout this policy:

- A. "You" and "your" refer to:
 - 1. The "named insured" shown in the Declarations; and
 - 2. The spouse if a resident of the same household.
 The term spouse includes, if a resident of the same household:
 - a. The civil partner of the "named insured", provided such civil union was obtained in a state where a civil union is legally recognized; or
 - b. The "domestic partner" of the "named insured".
 If the spouse ceases to be a resident of the same household during the policy period or prior to the inception of this policy, the spouse will be considered "you" or "your" under this policy but only until the earlier of:
 - a. The end of 90 days following the spouse's change of residency;
 - b. The effective date of another policy listing the spouse as a named insured; or
 - c. The end of the policy period.
- B. "We", "us" and "our" refer to the member company of Travelers providing this insurance and shown as the insurer in Item 6 of the Declarations.
- C. We consider a private passenger auto, sport utility vehicle, pickup or van to be owned by a person if leased:
 - 1. Under a written agreement to that person; and
 - 2. For a continuous period of at least 6 months.
- D. "Minimum limits" refers to the following limits of liability, as required by Illinois law, to be provided under a policy of automobile liability insurance:
 - 1. \$25,000 for each person, subject to \$50,000 for each accident, with respect to "bodily injury"; and
 - 2. \$20,000 for each accident with respect to "property damage".
- E. "Bodily injury" means bodily harm, sickness or disease, including death that results.
- F. "Business" includes trade, profession or occupation.
- G. "Domestic partner" means a person who is in a continuing spouse-like relationship with a named insured for the purpose of a domestic life. Both persons must be 18 years of age or older and may not be related to each other by blood. Neither may be married to another person, or be a "domestic partner" or partner by civil union of any other person.
- H. "Newly acquired auto":
 - 1. "Newly acquired auto" means any of the following types of vehicles of which you become the owner during the policy period:
 - a. A private passenger auto or sport utility vehicle; or
 - b. A pickup or van, for which no other insurance policy provides coverage, that:
 - (1) Has a Gross Vehicle Weight Rating of 10,000 lbs. or less; and

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(2) Is not used for the delivery or transportation of goods and materials unless such use is:

- Incidental to your "business" of installing, maintaining or repairing furnishings and equipment; or
- For farming or ranching.

2. Coverage for a "newly acquired auto" is provided as described in 3.a. and 3.b. below. If you ask us to insure a "newly acquired auto" after a specified time period described below has elapsed, any coverage we provide for that "newly acquired auto" will begin at the time you request the coverage and you will not have coverage for the elapsed period of time.

3. Coverage for a "newly acquired auto" depends on whether the vehicle is in addition to or replaces a vehicle shown in the Declarations.

- A "newly acquired auto" which is in addition to any vehicle shown in the Declarations will have the broadest coverage we provide for any vehicle shown in the Declarations. Coverage begins on the date you become the owner. However, for coverage to apply you must ask us to insure it within 30 days after you become the owner.
- If a "newly acquired auto" replaces a vehicle shown in the Declarations, it will have the same coverage as the vehicle it replaced without your having to ask us to insure it. However, you must ask us to insure a replacement vehicle within 30 days if:
 - You wish to add or continue any coverage provided in the Damage To Your Auto Coverage Section; or

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(2) It is a pickup or van used in any "business" other than farming or ranching.

I. "Occupying" means:

- In;
- Upon; or
- Getting in, on, out or off.

J. "Property damage" means physical injury to, destruction of or loss of use of tangible property.

K. "Resident relative" means a person related to you by blood, marriage, civil union or adoption who is a resident of your household. This includes a ward or foster child. Your unmarried dependent children, wards, and foster children while temporarily away from home will be considered residents if they intend to resume residing in your household.

L. "Trailer" means a vehicle designed to be pulled by a:

- Private passenger auto or sport utility vehicle; or
- Pickup or van.

It also means a farm wagon or farm implement while towed by a vehicle listed in 1. or 2. above.

M. "Your covered auto" means:

- Any vehicle shown in the Declarations.
- A "newly acquired auto".
- Any "trailer" you own.
- Any private passenger auto, sport utility vehicle, pickup, van or "trailer" you do not own while used as a temporary substitute for any other vehicle described in this definition which is out of normal use because of its:
 - Breakdown;
 - Repair;
 - Servicing;
 - Loss; or
 - Destruction.

This provision (M.4.) does not apply to the Damage To Your Auto Coverage Section.

DUTIES AFTER AN ACCIDENT OR LOSS

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

A. We must be notified promptly of how, when and where the accident or loss happened. Notice should also include the names and addresses of any injured persons and of any witnesses.

B. A person seeking any coverage must:

- Cooperate with us in the investigation, settlement or defense of any claim or suit.
- Promptly send us copies of any notices or legal papers received in connection with the accident or loss.

- Submit, as often as we reasonably require:
 - To physical exams by physicians we select. We will pay for these exams.
 - To examination under oath and subscribe the same. We may require such exam under oath:
 - From other persons insured under this policy (including a "resident relative").
 - Be done separately and outside the presence of any witnesses or persons insured or seeking benefits under this policy.

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4. Authorize us to obtain:
 - a. Medical reports; and
 - b. Other pertinent records.
5. Submit a proof of loss when required by us.

Additional Duties For Uninsured Motorists Coverage

If Coverage D – Uninsured Motorists Bodily Injury is shown in the Declarations, a person seeking coverage must also promptly:

- A. Notify the police if a hit-and-run driver is involved.
- B. Send us copies of the legal papers if a suit is brought.

Additional Duties For Underinsured Motorists Coverage

If Coverage D1 – Underinsured Motorists Bodily Injury is shown in the Declarations, a person seeking coverage under this Coverage Section must also:

1. Give us in writing of a "tentative settlement" and allow us 30 days to advance payment in an amount equal to that settlement to pre-serve our rights against the owner or operator of the "underinsured motor vehicle".
2. File suit against the owner or operator of the "underinsured motor vehicle" prior to the conclusion of a "settlement agreement". Such suit cannot be abandoned or settled without giving us written notice of a "tentative settlement" and allowing us 30 days to advance payment in an amount equal to that settlement to preserve our rights against the owner or operator of the "underinsured motor vehicle".

3. Promptly send us copies of the legal papers if a suit is brought.

Additional Duties For Uninsured Motorists Property Damage Coverage

If Coverage D2 – Uninsured Motorists Property Damage is shown in the Declarations, a person seeking coverage under this Coverage Section must also:

1. Promptly send us copies of the legal papers if a suit is brought.
2. Provide us with:
 - a. The name and address of the owner of the "uninsured motor vehicle"; or
 - b. The registration number or description of such vehicle; or
 - c. Any other available information to establish that there is no applicable motor vehicle property damage liability insurance.

Additional Duties For Collision And Comprehensive Coverages

If Coverage E – Collision or Coverage F – Comprehensive is shown in the Declarations, a person seeking coverage must also:

- A. Take reasonable steps after loss to protect "your covered auto" or any "non-owned auto" and their equipment from further loss. We will pay reasonable expenses incurred to do this.
- B. Promptly notify the police if "your covered auto" or any "non-owned auto" is stolen.
- C. Permit us to inspect and appraise the damaged property before its repair or disposal.

GENERAL CONDITIONS

Bankruptcy

Bankruptcy or insolvency of the "insured" will not relieve us of any obligations under this policy.

Changes

- A. This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us.
- B. If there is a change to the information used to develop the policy premium, we may adjust your premium. Changes during the policy term that may result in a premium increase or decrease include, but are not limited to, changes in:
 1. The number, type or use of insured vehicles;
 2. Operators using insured vehicles;

3. The place of principal garaging of insured vehicles; or
4. Coverage, deductible or limits.

If a change resulting from A. or B. above requires a premium adjustment, we will make the premium adjustment in accordance with our manual rules.

- C. If we make a change which broadens coverage under this edition of your policy without additional premium charge, that change will automatically apply to your policy as of the date we implement the change in Illinois. This paragraph (C.) does not apply to changes implemented with a general policy revision that includes both broadening and restrictions in coverage, whether that general policy revision is implemented through introduction of:

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1. A subsequent edition of your policy or any of its Coverage Sections; or
2. An amendatory endorsement.

Fraud

We do not provide coverage for any person under this policy who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

Legal Action Against Us

- A. No legal action may be brought against us until there has been full compliance with all the terms of this policy. In addition, under the Liability Coverage Section, no legal action may be brought against us until:
 1. We agree in writing that the "insured" has an obligation to pay; or
 2. The amount of that obligation has been finally determined by judgment after trial.
- B. No person or organization has any right under this policy to bring us into any action to determine the liability of an "insured".
- C. Under Coverage D – Uninsured Motorists Bodily Injury, and Coverage D1 – Underinsured Motorists Bodily Injury, legal action may be brought against us only within two years of the date that a tentative settlement has been reached.

Our Right To Recover Payment

- A. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another we are subrogated to that right. That person must do:
 1. Whatever is necessary to enable us to exercise our rights; and
 2. Nothing after loss to prejudice them.

However, our rights in this Paragraph (A.) do not apply under the Damage To Your Auto Coverage Section, against any person using "your covered auto" with a reasonable belief that such person is entitled to do so.
- B. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person must:
 1. Hold in trust for us the proceeds of the recovery; and
 2. Reimburse us to the extent of our payment.

Policy Period And Territory

- A. This policy applies only to accidents and losses which occur:

1. During the policy period shown in the Declarations; and
2. Within the policy territory.

- B. The policy territory is:
 1. The United States of America, its territories or possessions;
 2. Puerto Rico; or
 3. Canada.

This policy also applies to loss to, or accidents involving, "your covered auto" while being transported between their ports.

Transfer Of Your Interest In This Policy

- A. Your rights and duties under this policy may not be assigned without our written consent. However, if a named insured shown in the Declarations dies, coverage will be provided for:
 1. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations; and
 2. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use "your covered auto".
- B. Coverage will only be provided until the end of the policy period.

Two Or More Policies Issued To You

If this policy and any other auto insurance policy issued to you by us or any of our personal insurance affiliates apply to the same accident, the maximum limit of our liability under all the policies shall not exceed the highest applicable limit of liability under any one policy.

Termination

- A. Cancellation

This policy may be cancelled during the policy period as follows:

 1. The named insured shown in the Declarations may cancel by:
 - a. Returning this policy to us; or
 - b. Giving us advance written notice of the date cancellation is to take effect.

We may accept another form of notice from the named insured. If there is more than one person shown as named insured in the Declarations, any named insured may cancel this policy. The cancellation by one named insured will be binding on any other named insured.
 2. We may cancel by mailing to the named insured shown in the Declarations at the ad-

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dress last known by us and to such named insured's agent or broker of record:

- a. At least 10 days notice if cancellation is for nonpayment of premium; or
- b. At least 30 days notice in all other cases.

Our notice of cancellation must include a specific explanation of the reason for cancellation.

3. After this policy is in effect for 60 days, or if this is a renewal or continuation policy, we will cancel only:
 - a. For nonpayment of premium; or
 - b. If your driver's license or that of:
 - (1) Any driver who lives with you; or
 - (2) Any driver who customarily uses "your covered auto"; has been suspended or revoked. This must have occurred during the 12-month period immediately preceding the notice of cancellation;
 - c. If the policy was obtained through material misrepresentation;
 - d. For violations of any of the policy's terms or conditions;
 - e. For failure to disclose fully your motor vehicle accidents and moving traffic violations for the preceding 36 months if this information was requested in the application;
 - f. If any "insured" made a false or fraudulent claim or knowingly helped someone else in presenting that kind of claim;
 - g. If you, any driver who lives with you or any driver who customarily uses "your covered auto" has been convicted or forfeited bail, during the 36 months immediately preceding the notice of cancellation, for:
 - (1) Any felony;
 - (2) Criminal negligence resulting in death, homicide, or assault arising out of the operation of a motor vehicle;
 - (3) Operating a motor vehicle while intoxicated or under the influence of drugs;
 - (4) Leaving the scene of an accident without stopping to report it;
 - (5) Theft or unlawful taking of a motor vehicle; or
 - (6) Making false statements in an application for a driver's license.
4. Nonpayment of premium means the failure to pay any premium or premium installment or any related billing fees or late fees.

B. Nonrenewal

We have the right to not renew or continue this policy at the end of the policy period shown in the Declarations. If we decide not to renew or continue this policy, we will mail notice to the named insured shown in the Declarations at the address last known to us and to such named insured's agent or broker of record. Notice will be mailed at least 30 days before the end of the policy period and will include a specific explanation of the reasons for nonrenewal. Subject to this notice requirement, if the policy period is:

1. Less than 6 months, we will have the right not to renew or continue this policy every 6 months, beginning 6 months after its original effective date.
2. 6 months or longer, but less than one year, we will have the right not to renew or continue this policy at the end of the policy period.
3. 1 year or longer, we will have the right not to renew or continue this policy at each anniversary of its original effective date.

If this policy has been in effect for 5 years or more, we will only nonrenew or refuse to continue the policy if we:

1. Mail you notice of our intent 60 days prior to the expiration date; or
2. Are otherwise permitted to by Illinois law.

C. Automatic Termination

1. If we offer to renew or continue your policy for another policy period and you or your representative do not accept, this policy will automatically terminate at the end of the current policy period. Failure to pay the required renewal or continuation premium when due means that you have not accepted our offer.
2. If you obtain other insurance on "your covered auto", any similar insurance provided by this policy will terminate as to that auto on the effective date of the other insurance.

D. Other Termination Provisions

1. If the law in effect in Illinois at the time this policy is issued or continued:
 - a. Requires a longer notice period;
 - b. Requires a special form of or procedure for giving notice; or
 - c. Modifies any of the stated termination reasons;
 we will comply with those requirements.
2. Proof of mailing of any notice will be sufficient proof of notice.
3. If this policy is cancelled, you may be entitled to a premium refund. If so, we will send you the refund. The premium refund, if any, will be computed pro rata. However, making

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or offering to make the refund is not a condition of cancellation.

4. The effective date of cancellation stated in the notice will become the end of the policy period.
5. We will give the same advance notice of cancellation or nonrenewal to the loss payee stated in the policy as we give to the named insured shown in the Declarations.

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DAMAGE TO YOUR AUTO COVERAGE SECTION
Coverage E – Collision
Coverage F – Comprehensive
Coverage G – Custom Equipment - Increased Limit

INSURING AGREEMENT**Coverage E – Collision****Coverage F – Comprehensive**

A. We will pay for direct and accidental loss to "your covered auto" or any "non-owned auto", including their equipment, minus any applicable deductible shown in the Declarations. We will pay for loss caused by:

1. "Collision" only if the Declarations indicates that Coverage E – Collision is provided for that auto. Under this coverage, we will not pay for losses that are covered under Coverage F – Comprehensive.
2. "Comprehensive" only if the Declarations indicates that Coverage F – Comprehensive is provided for that auto.

If losses to more than one "your covered auto" result from the same "collision", only one deductible amount will apply. If the deductible amount differs for each auto involved in the accident, then only the highest deductible will apply.

We will not subtract any deductible for the amount we will pay for a loss to:

1. Any "non-owned auto" caused by "collision" or "comprehensive".
2. "Your covered auto" caused by "collision" with a vehicle not owned by you or a "resident relative" but insured by us or any of our affiliated companies under a personal auto policy.

If there is a loss to a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

B. As used in this Coverage Section:

1. "Collision" means the upset of "your covered auto" or a "non-owned auto" or their impact with another vehicle or object.
2. "Comprehensive" means loss to "your covered auto" or a "non-owned auto" not caused by "collision". Losses caused by the following are not "collision" losses but are "comprehensive" losses:
 - a. Missiles or falling objects;
 - b. Fire;
 - c. Theft or larceny;
 - d. Explosion or earthquake;
 - e. Windstorm;

- f. Hail, water or flood;
- g. Malicious mischief or vandalism;
- h. Riot or civil commotion;
- i. Contact with bird or animal; or
- j. Breakage of glass.

If breakage of glass is caused by a "collision", you may elect to have it considered a loss caused by "collision".

3. "Custom equipment" means any permanently attached or installed:

- a. Furnishings, mechanical or electrical parts, equipment, devices, accessories, murals, graphics, non-standard paint, enhancements or changes that alter the appearance or performance of any private passenger auto, sport utility vehicle, pickup or van; or
- b. Electronic equipment used in any private passenger auto, sport utility vehicle, pickup or van that reproduces, receives or transmits audio, visual or data signals.

"Custom equipment" does not include:

- a. Vehicle options offered by the original manufacturer specifically for that vehicle model and model year, whether that option is installed with original or non-original parts of like kind and quality;
- b. Equipment installed to make a vehicle handicap accessible; or
- c. A cap, cover or bedliner in or upon a pickup.

4. "Fungi" means any type or form of fungus, including mold or mildew, and any of the following that are produced or released by "fungi":

- a. Mycotoxins;
- b. Spores;
- c. Scents; or
- d. By-products.

5. "Non-owned auto" means:

- a. Any private passenger auto, sport utility vehicle, pickup, van or "trailer" not owned by or furnished or available for the regular use of you or any "resident relative" while in the custody of or being operated by you or any "resident relative"; or
- b. Any private passenger auto, sport utility vehicle, pickup, van or "trailer" you do not own while used as a temporary substitute for "your covered auto" which is out of normal use because of its:

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- (1) Breakdown;
- (2) Repair;
- (3) Servicing;
- (4) Loss; or
- (5) Destruction.

ADDITIONAL COVERAGES

Provided there is Coverage E – Collision or Coverage F – Comprehensive, as shown in the Declarations for "your covered auto" the following coverages apply.

A. Airbag Replacement

Under Coverage F – Comprehensive we will pay to replace or reset an airbag that inflates due to malfunction in "your covered auto". This additional coverage does not apply to a "non-owned auto".

We will only make payment under this additional coverage to the extent the malfunction is not covered by warranty, other service agreement, or any other product recall.

Exclusion 2. of this Coverage Section does not apply to this additional coverage.

No deductible applies to this additional coverage.

B. Child Safety Seat

In the event of a Coverage E – Collision or Coverage F – Comprehensive covered loss where we determine that a child safety seat's integrity is compromised, we will pay to replace with like kind and quality the child safety seat, provided it was in "your covered auto" or a "non-owned auto" at the time of the covered loss.

If a covered loss occurs when the child safety seat is in a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

No deductible applies to this additional coverage.

C. Custom Equipment

We will pay up to \$1500 for "custom equipment" and any related labor and installation costs as part of a Coverage E – Collision or Coverage F – Comprehensive covered loss. Regardless of the amount of "custom equipment" installed on "your covered auto" or a "non-owned auto", this limit is the most we will pay for all damage and any related labor and installation costs for any one covered loss.

If there is a covered loss to "custom equipment" on a "non-owned auto", we will provide the broadest coverage applicable to any "your covered auto" shown in the Declarations.

Exclusion 4. does not apply to the extent coverage is provided under this additional coverage.

This additional coverage is subject to your deductibles.

D. Transportation Expenses

Under Coverage F – Comprehensive we will pay for:

1. Reasonable transportation expenses incurred by you in the event of the total theft of 'your covered auto'; or
2. Loss of use expenses for which you become legally responsible in the event of the total theft of a "non-owned auto".

We will pay up to \$30 per day, to a maximum of \$900. These limits are the most we will pay for transportation expenses and loss of use expenses.

We will pay only those expenses incurred during the period:

1. Beginning 48 hours after the theft; and
2. Ending when "your covered auto" or the "non-owned auto" is returned to use, or we offer to pay for its loss.

No deductible applies to this additional coverage.

OPTIONAL COVERAGE**Coverage G – Custom Equipment - Increased Limit**

If Coverage G – Custom Equipment - Increased Limit is shown in the Declarations for a specific "your covered auto", ADDITIONAL COVERAGE – Custom Equipment is amended for that "your covered auto" as follows:

The limit shown in the Declarations replaces the \$1500 limit for "custom equipment".

All other provisions and limitations applicable to ADDITIONAL COVERAGE – Custom Equipment apply.

EXCLUSIONS

The following exclusions apply to this DAMAGE TO YOUR AUTO COVERAGE SECTION. We will not pay for:

P01IL01 (08-15)

1. Loss to "your covered auto" or any "non-owned auto" which occurs while it is being used, or during the period of time it is available for hire, as a public or livery conveyance. This Exclusion (1.) applies whether or not there is:
 - a. A passenger "occupying" the vehicle; or
 - b. Property being transported for a fee in or upon the vehicle.

This Exclusion (1.) does not apply to a vehicle used for a:

 - a. Share-the-expense car pool;
 - b. Charitable purpose; or
 - c. Volunteer purpose.
2. Damage due and confined to:
 - a. Wear and tear;
 - b. Freezing;
 - c. Mechanical or electrical breakdown or failure; or
 - d. Road damage to tires.

This Exclusion (2.) does not apply if the damage results from the total theft of "your covered auto" or any "non-owned auto".
3. Loss due to or as a consequence of:
 - a. Radioactive contamination;
 - b. Discharge of any nuclear weapon (even if accidental);
 - c. War (declared or undeclared);
 - d. Civil war;
 - e. Insurrection; or
 - f. Rebellion or revolution.
4. Loss to "custom equipment".
5. Loss to any electronic equipment that reproduces, receives, or transmits audio, visual or data signals. This includes:
 - a. Radios and stereos;
 - b. Tape decks;
 - c. Compact disk systems;
 - d. Navigation systems;
 - e. Internet access systems;
 - f. Personal computers;
 - g. Video entertainment systems;
 - h. Telephones;
 - i. Televisions;
 - j. Two-way mobile radios;
 - k. Scanners; or
 - l. Citizens band radios.

This Exclusion (5.) does not apply to electronic equipment that is permanently installed in "your covered auto" or any "non-owned auto".
6. Loss to tapes, discs, chips, memory cards or any other removable media used to store audio, visual or other data. We also will not pay for loss of or reconstruction of data contained in such devices.
7. Loss to equipment used for the detection or location of, or interference with, speed measuring devices.
8. Loss due to actual or perceived loss in market value or resale value.
9. Loss to "your covered auto" or any "non-owned auto" due to confiscation by governmental or civil authorities. This Exclusion (9.) does not apply to the interests of any loss payee shown in the Declarations for that "your covered auto".
10. Loss to "your covered auto" or any "non-owned auto" which occurs while participating or competing in, or practicing or preparing for any prearranged or organized:
 - a. Racing contest, meet or rally, whether against another vehicle or against time;
 - b. Demolition contest;
 - c. Stunting activity; or
 - d. High performance driving or racing instruction course or school.

This Exclusion (10.) applies only while the vehicle is at a location, whether temporary or permanent, established for any of the above purposes.
11. Loss to any "non-owned auto" when used by you or any "resident relative" without a reasonable belief that you or that "resident relative" are entitled to do so.
12. Loss to any "non-owned auto" while being maintained or used by any person while employed or otherwise engaged in the "business" of:
 - a. Selling;
 - b. Repairing;
 - c. Servicing;
 - d. Storing; or
 - e. Parking;

vehicles designed for use on public highways. This includes road testing and delivery.
13. Loss to any "non-owned auto" being maintained or used by any person while employed or otherwise engaged in a "business" not described in Exclusion 12. This Exclusion (13.) does not apply to the maintenance or use by you or any "resident relative" of a "non-owned auto" which is a private passenger auto, sport utility vehicle or "trailer".
14. Loss to:
 - a. A "trailer", camper body or motor home which is not shown in the Declarations; or
 - b. Facilities or equipment used with any "trailer", camper body or motor home. Facilities or equipment include but are not limited to:
 - (1) Cooking, dining, plumbing or refrigeration facilities;
 - (2) Awnings or cabanas; or
 - (3) Any other facilities or equipment used with a "trailer", camper body or motor home.

This Exclusion (14.) does not apply to:

 - a. A "trailer", and its facilities or equipment, that you do not own; or
 - b. A "trailer", camper body, or the facilities or equipment in or attached to the "trailer" or camper body, that you:
 - (1) Acquire during the policy period; and

P01IL01 (08-15)

(2) Ask us to insure within 30 days after you become the owner.

15. Loss to "your covered auto" during a period it is rented or leased by you to others. However, this Exclusion (15.) does not apply to the operation of "your covered auto" by you or a "resident relative".

16. Loss to, or loss of use of, a "non-owned auto" rented to:

- You; or
- Any "resident relative";

if a rental vehicle company is precluded from recovering such loss or loss of use, from you or that "resident relative", pursuant to the provisions of any applicable rental agreement or state law.

17. Loss to "your covered auto" or any "non-owned auto" arising out of the actual, alleged or threatened presence, growth or proliferation or spread of "fungi", or for any testing or remediation of "fungi". This Exclusion (17.) does not apply if the "fungi" are the direct result of a loss payable under either Coverage E – Collision or Coverage F – Comprehensive, and such coverage is provided under this policy.

18. The cost to re-code or replace locks in the event a key or electronic control pad associated with such locks is lost or stolen.

LIMIT OF LIABILITY

A. Our limit of liability for loss will be the lesser of the:

- Actual cash value of the stolen or damaged property at the time of loss. An adjustment for depreciation and physical condition will be made in determining actual cash value; or
- Amount necessary to repair or replace stolen or damaged parts or equipment of the functionally equivalent design and material necessary to restore the vehicle to its pre-loss physical condition at the time of loss. If we pay to replace a part or parts, we have the option to pay for new, used, reconditioned or remanufactured:
 - Original equipment manufacturer replacement parts or equipment; or
 - Non-original equipment manufacturer replacement parts or equipment.

However, the most we will pay for loss to any "non-owned auto" which is a "trailer", including its facilities and equipment, is \$2000.

B. We may deduct for betterment:

- If the deductions reflect a measurable decrease in market value attributable to the poorer condition of, or prior damage to, the vehicle.
- If the deductions are for prior wear and tear, missing parts and rust damage that is reflective of the general overall condition of the ve-

hicle considering its age. In this event, deductions may not exceed \$500.

C. No one will be entitled to receive duplicate payments for the same elements of loss under this Coverage Section and:

- Any other Coverage Section or part of this policy; or
- Any other personal auto policy issued to you by us or any of our affiliates.

PAYMENT OF LOSS

We may pay for loss in money or repair or replace the damaged or stolen property. We may, at our expense, return any stolen property to:

- You; or
- The address shown in this policy.

If we return stolen property we will pay for any damage resulting from the theft. We may keep all or part of the property at an agreed or appraised value.

If we pay for loss in money, our payment will include the applicable sales tax for the damaged or stolen property.

Subject to the Loss Payable Clause, we may, at our option, make payment to one or more of the following:

- You;
- The owner; or
- On your behalf, the repairer.

NO BENEFIT TO BAILEE

This insurance will not directly or indirectly benefit any carrier or other bailee for hire.

OTHER SOURCES OF RECOVERY

If other sources of recovery also cover the loss to "your covered auto", we will pay only our share of the loss. Our share is the proportion that our limit of liability bears to the total of all applicable limits.

However, any insurance we provide with respect to a "non-owned auto" will be excess over any other collectible sources of recovery including, but not limited to:

- Any coverage provided by the owner of the "non-owned auto";
- Any other applicable physical damage insurance;
- Any other source of recovery applicable to the loss.

APPRAISAL

A. If we and you do not agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will select a competent and impartial appraiser within 20 days after receiving the written request from the other. The two appraisers

P01IL01 (08-15)

P01IL01 (08-15)

will select an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the actual cash value and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the expenses of the appraisal and umpire equally.

B. We do not waive any of our rights under this policy by agreeing to an appraisal.

LOSS PAYABLE CLAUSE

Loss or damage under this policy shall be paid, as interest may appear, to you and the loss payee shown in the Declarations. This insurance with respect to the interest of the loss payee, shall not become invalid because of your fraudulent acts or omissions unless the loss results from your conversion, secretion or embezzlement of "your covered auto". However, we reserve the right to cancel the policy as permitted by policy terms and the cancellation will terminate this agreement as to the loss payee's interest. If the reason for cancellation is nonpayment of premium, then, we will mail the loss payee written notice at least 10 days before the effective date of cancellation. In all other cases, we will mail the loss payee written notice at least 30 days before the effective date of cancellation.

When we pay the loss payee we will, to the extent of payment, be subrogated to the loss payee's rights of recovery.

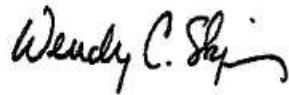
P01IL01 (08-15)

S01CW00 (03-12)

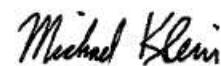
SIGNATURE PAGE

FILED DATE: 9/29/2021 7:19 PM 2021L065089

This policy is signed for the member company of Travelers which is the insurer under this policy.



Wendy C. Skjerven
Corporate Secretary



Michael Klein
President
Personal Insurance

S01CW00 (03-12)

S-1

Exhibit B

Kallemeyn Collision Center, Inc.
16039 New Ave. Lemont IL 60439
630-257-2277
FAX 630-257-2279
Authorization

Email Address: jenner.karl@icloud.com
CustomerName: Jennifer Karl
Address: 12 Auburn Ct City: _____
State IL Zip: 60439 Cell Phone: 630 5448267 Other: _____
Vehicle Year: 2014 Make: Honda Model: Pilot Mileage: 136067
VIN: 5FNYF4H59EB020295 Est. Repair Days: _____ Storage/Day: \$ _____

Insurance
(If applicable) Travelers
1st Party: _____ 3rd Party: _____

"You are entitled to price estimate for the repairs you have authorized. The repair price may be less than the estimate but shall not exceed: (1) any price limited estimate; or, (2) any parts or labor estimate by more than 10% Additional repairs may not be performed without your consent. You may waive your right to notification, which gives the collision repair facility the right to set the price without your permission. Your signature will indicate your selection.

ILLINOIS LAW REQUIRES YOUR SIGNATURE ON ONE OF THE FOLLOWING:

(a) I request an estimate in writing before you begin repairs.

Signature: Jen Date: 1-6-20

(b) Please proceed with repairs but call me for approval before continuing if the price exceeds:
\$ _____

Signature: _____ Date: _____

(c) I do not want an estimate and you may set the price of the repair.

Signature: Karl Date: 1-20-20

This estimated price for authorized repairs will be honored if the motor vehicle is delivered to the facility within the time period agreed to by the consumer and the collision repair facility."

I understand that my vehicle will not be released until Kallemeyn Collision Center has received a payment in full. By my signature above, I acknowledge that I have read and agreed to the terms and conditions stated herein. A list of charges incidental to repairs is available upon request.

Where an insurance claim is involved, the undersigned hereby appoints and grants Kallemeyn Collision Center Inc. with power-of-attorney, limited to negotiation and signing as endorsement, my name on insurance checks or drafts pertaining to the authorized repairs.

Date: 1-6-20 Customer Signature: Jen

Exhibit C

Kallemyen Collision Center

RO #011865

Date: 2/26/2021
Time: 11:41:42AM16039 New Avenue (Main Street)
Lemont, IL 60439
(630) 257-2277 Fax: (630) 257-2279

Final Bill Page 1 of 4

JENNIFER KARL 12 Auburn Ct Lemont, IL 60439 Home: *(630) 544-8267 Work: Cell/Fax: Est.: JOE KLEIN Arrived: 1/20/2021 Delivered:	Make: 2014 Honda Model: Pilot Style: 4D Ut License: Color: VIN: SFNYF4H59EB020295 Miles In: 136,067 Miles Out: Hat No.: Unit No.:	TRAVELERS INSURANCE-NAPERVIL 215 SHUMAN BLVD NAPERVILLE, IL 60563 Adjuster: Ins. Co. Phone (630) 961-8153 x Claim #: IPQ5224001 Date of Loss: Source: Mitchell UltraMate®
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Thank you for your patronage

Line	Line Items	Price	Labor	Paint	Other
1	Refin Frt Bumper Cover			2.9 R	
2	Overhaul Frt Bumper Cover Assy		2.9 B		
3	Repl Frt Bumper Cover	S1	189.93 F		
4	OEM PART PRICE CONcession	S9			
5	Repl Frt Bumper Cover Garnish	S1	33.33 F		
6	R&I Frt Bumper Cover				
7	OEM PART PRICE CONcession	S9			
8	Repl Frt Lwr Bumper Cover Garnish		115.35 F		
9	Repl R Frt Bumper Fog Lamp Cover		12.52 F		
10	Repl L Frt Bumper Fog Lamp Cover		12.52 F		
11	Repl Frt Bumper License Plate Frame		15.32 F		
12	R&I R Front Combination Lamp	S2			
13	R&I L Front Combination Lamp	S2			
14	R&I Radiator	S2			
15	Repl Cooling Radiator	S7	314.18 F		
16	part price concessions to qrp	S7			
17	R&I Cooling Recovery Tank	S6			
18	R&I Trans Oil Cooler -M	S9		1.3 M	
19	Repl Trans Oil Cooler Bracket	S2	48.18 F		
20	Repl A/C Refrigerant Recovery -M	S2		0.3 M	
21	Repl A/C Condenser Assy -M	S4	259.39 F		
22	Repl Evacuate & Recharge A/C -M	S2		1.4 M	
23	part price concession correct part liste	S4			
24	Repl Frt Receiver/Drier Tube -M	S6	54.72 F	0.8 M	
25	TUBE BENT FROM COLLISION	S9			
26	Repl Rear Receiver/Drier Tube -M	S8	116.10 F	0.8 M	
27	REPLACEMENT SPLIT DESIGN NO MORE 1 PIECE	S9			
28	R&I A/C Compressor -M	S6		1.9 M	
29	HAVE TO REMOVE TO REMOVE/INSTALL RAD SUP	S9			
30	R&I R Fender Assy	S2		1.4 B	
31	R&I L Fender Assy	S2		1.4 B	
32	R&I R Fender Liner	S6			
33	R&I L Fender Liner	S6			
34	Repl Frt Body Radiator Support (Steel/HSS) -S	S4	657.89 F	11.0 B	
35	Check/Adjust Headlamps	S2		0.4 B	

Kallemyen Collision Center

RO #011865

Date: 2/26/2021
Time: 11:41:42AM16039 New Avenue (Main Street)
Lemont, IL 60439
(630) 257-2277 Fax: (630) 257-2279

Final Bill Page 2 of 4

JENNIFER KARL 12 Auburn Ct Lemont, IL 60439	Make: 2014 Honda Model: Pilot Style: 4D Ut License: Color: VIN: SFNYF4H59EB020295 Miles In: 136,067 Miles Out: Hat No.: Unit No.:	TRAVELERS INSURANCE-NAPERVIL 215 SHUMAN BLVD NAPERVILLE, IL 60563 Adjuster: Ins. Co. Phone (630) 961-8153 x Claim #: IPQ5224001 Date of Loss: Source: Mitchell UltraMate®
Home: *(630) 544-8267 Work: Cell/Fax: Est.: JOE KLEIN Arrived: 1/20/2021 Delivered:		

Thank you for your patronage

Line	Line Items	Price	Labor	Paint	Other
36	Refin Radiator Support Complete	\$2		1.5 R	
37	Repl Add To R&R Mechanical Components -M	\$2	0.5 M		
38	part concession price for offcett other	\$4			
39	Repl R Frt Body Apron Reinf -S	\$5	65.42 F	2.5 B	0.5 R
40	Refin R Apron Reinforcement	\$2			
41	REQUIRED TO REPALCE RAD SUPPORT	\$9			
42	Repl L Frt Body Apron Reinf -S	\$5	65.42 F	2.5 B	0.5 R
43	Refin L Apron Reinforcement	\$2			
44	REQUIRE TO REPLACE RAD SUPPORT	\$9			
45	Repr R Frt Body Sidemember Assy (Steel/HSS)-S	\$2		3.0 B	
46	Refin R Front Sidemember Complete	\$2			1.0 R
47	REPAIR RAILS FROM RAD SUPPORT	\$9			
48	Repr L Frt Body Sidemember Assy (Steel/HSS)-S	\$2		3.0 B	
49	Refin L Front Sidemember Complete	\$2			1.0 R
50	REPAIR RAILS FROM RAD SUPPORT	\$9			
51	R&I Sub-Frame -M	\$2		2.5 M	
52	PARTIAL DROP (RAD SUPPORT REPLACEMENT)	\$9			
53	R&I R Engine Wiring Harness -M	\$6		3.0 M	
54	R&I Fuse Box Bracket	\$6		0.3 B	
55	Repl Disable & Enable Air Bag System -M	\$2		0.3 M	
56	R&I R Frt Air Bag Impact Sensor -M	\$6		0.3 M	
57	R&I L Frt Air Bag Impact Sensor -M	\$6		0.3 M	
58	R&I Alloy Wheel	\$9		0.6 B	
59	.3 PER WHEEL BOTH FRONTS	\$9			
60	R&I Steering Fluid Reservoir -M	\$6		0.6 M	
61	R&I Air Cleaner Assy	\$2			
62	Repl Lwr Air Cleaner Cover	\$6	29.73 F	0.5 B	
63	BOTTOM CRACKED	\$9			
64	R&I W/Shield Washer Tank	\$6			
65	R&I R Rocker Moulding	\$6		0.3 B	
66	TO REMOVE FENDERS	\$9			
67	R&I L Rocker Moulding	\$6		0.3 B	
68	TO REMOVE FENDERS	\$9			
69	HAZARDOUS WASTE DISPOSAL				3.00 Z
70	Material/Tax required				
71	FLEX ADDITIVE				8.00 P
72	Cavity Wax	\$2	20.00 O		

Kallemyen Collision Center

RO #011865

Date: 2/26/2021

Time: 11:41:42AM

16039 New Avenue (Main Street)

Lemont, IL 60439

(630) 257-2277 Fax: (630) 257-2279

Final Bill Page 3 of 4

JENNIFER KARL 12 Auburn Ct Lemont, IL 60439	Make: 2014 Honda Model: Pilot Style: 4D Ut License: Color: VIN: 5FNYF4H59EB020295 Miles In: 136,067 Miles Out: Hat No.: Unit No.:	TRAVELERS INSURANCE-NAPERVIL 215 SHUMAN BLVD NAPERVILLE, IL 60563 Adjuster: Ins. Co. Phone (630) 961-8153 x Claim #: IPQ5224001 Date of Loss: Source: Mitchell UltraMate®
Home: *(630) 544-8267 Work: Cell/Fax: Est.: JOE KLEIN Arrived: 1/20/2021 Delivered:		

Thank you for your patronage

Line	Line Items	Price	Labor	Paint	Other
73	Weld Thru Primer	S2	8.00 O		
74	FRAME/RACK SET UP	S2		1.5 F	
75	Clear Coat				1.0 R
76	TINT COLOR				0.5 R
77	RESTORE CORROSION PROTECTION	S2			0.5 R
78	COLOR SAND & BUFF				1.0 R
79	Paint	S2			
80	Repl Covid19 Sanitize		25.00 A	1.0 B	336.60 P
81	Repl Buffing and Polishing materials		15.00 A		
82	Repr ROUGH PULL	S2		2.0 F	
83	Repl MASK ENGINE COMPARTMENT	S2	15.00 A	0.8 B	
84	COVER CAR	S2	20.00 A		0.5 R
85	LARGE SUV	S2			
86	Repl grinding belts 6 total	S6	24.00 A		
87	Repr spot weld test/set up	S6		1.5 B	
88	Repl spot weld tips	S6	28.60 A		
89	Repl 4 air cleaner cover bolts to bottom cove	S6	2.80 F		
90	Repl 2 FRONT BOLTS TO LOWER RAD SUPPORT	S7	4.44 F		
91	Repl 8 FAN BOLTS	S6	15.44 F		
92	Repl 6 WIRE LOOM HOLDERS	S6	49.80 F		
93	Repl 1 O-RING RAD SENSOR	S6	3.08 F		
94	Repl 4 SCUFF BELTS WLED CLEAN UP	S6	12.00 A		
95	Repl 4 flanged bolts	S7	25.40 F		
96	Repl 4 FRONT CRADLE SUPPORT BOLTS	S7	24.60 F		
97	Repl hose clamps	S9	30.00 A		
98	CLEAR CODES Sublet	S9			164.29 L
99	FLUID LEVEL CHECK (TRANS) COMPUTER LEVEL Sublet	S9			82.14 L
100	Repl TRANS FLUID	S9	33.93 A		
101	Repl MECH SHOP SUPPLIES	S9	7.40 A		
102	TRANSPORT TO MECH SHOP/PICK UP	S9		0.5 B	
103	concession 1.0 for customer	S9			

Kallemeyn Collision Center

RO #011865

Date: 2/26/2021
Time: 11:41:42AM16039 New Avenue (Main Street)
Lemont, IL 60439
(630) 257-2277 Fax: (630) 257-2279

Final Bill Page 4 of 4

JENNIFER KARL 12 Auburn Ct Lemont, IL 60439 Home: *(630) 544-8267 Work: Cell/Fax: Est.: JOE KLEIN Arrived: 1/20/2021 Delivered:	Make: 2014 Honda Model: Pilot Style: 4D Ut License: Color: VIN: 5FNYF4H59EB020295 Miles In: 136,067 Miles Out: Hat No.: Unit No.:	TRAVELERS INSURANCE-NAPERVIL 215 SHUMAN BLVD NAPERVILLE, IL 60563 Adjuster: Ins. Co. Phone (630) 961-8153 x Claim #: IPQ5224001 Date of Loss: Source: Mitchell UltraMate®
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Thank you for your patronage

	Totals	Total \$		
Parts, Aftermarket (A)		210.93		
Parts, Foreign (F)		2,115.56		
Parts, Other (O)		28.00		
Parts Total		2,354.49		
Labor, Body (B) 33.9 @ \$54.00		1,830.60		
Labor, Frame (F) 3.5 @ \$85.00		297.50		
Labor, Mechanical (M) 14.0 @ \$156.00		2,184.00		
Labor, Refinish (R) 10.9 @ \$54.00		588.60		
Labor Total		4,900.70		
Hazardous Waste (Z)		3.00		
Materials, Paint (P)		344.60		
Sublet Labor (L)		246.43		
Other Total		594.03		
Subtotal		7,849.22		
SALES TAX (Rate =10.000%)		270.21		
Total		8,119.43		
Insurance Total		8,119.43		

Exhibit D

M/C/S/S
TRAVELERS

1-18-21

Auto Express Claim Center (235)
 Email Supplements:
 supplementrequest@travelers.com

PO Box 430
 Buffalo, NY 14240
 Phone: (877) 411-0768

Claim #: IPQ5224001
 Workfile ID: 504994a0

Estimate of Record

Written By: KEVIN LASTER, License Number: 141453, 1/12/2021 4:29:41 PM
 Adjuster: Strycharz, Melissa, (860) 756-9606 Business

Insured:	JENNIFER KARL	Owner Policy #:	PT5010A9966613282031	Claim #:	IPQ5224001
Type of Loss:	Collision	Date of Loss:	01/04/2021 12:00 AM	Days to Repair:	2
Point of Impact:	12 Front	Deductible:	250.00		

Owner (Insured):	Inspection Location:	Repair Facility:
JENNIFER KARL 12 AUBURN CT LEMONT, IL 60439-4781 (630) 544-8267 Cellular	Virtual	Customer's Choice Lemont, IL 60439

VEHICLE

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

VIN:	5FNYF4H59EB020295	Production Date:	Interior Color:
License:	1428905	Odometer:	Exterior Color: Black
State:	IL	Condition:	

TRANSMISSION	CONVENIENCE	SAFETY	SEATS
Automatic Transmission	Air Conditioning	Stereo	Bucket Seats
4 Wheel Drive	Intermittent Wipers	Search/Seek	Reclining/Lounge Seats
POWER	TIRES	WHEELS	PAINT
Power Steering	Tilt Wheel	Auxiliary Audio Connection	Leather Seats
Power Brakes	Cruise Control	Satellite Radio	Heated Seats
Power Windows	Rear Defogger	Drivers Side Air Bag	3rd Row Seat
Power Locks	Keyless Entry	Passenger Air Bag	Retractable Seats
Power Mirrors	Alarm	Anti-Lock Brakes (4)	Aluminum/Alloy Wheels
Heated Mirrors	Steering Wheel Touch Controls	4 Wheel Disc Brakes	Clear Coat Paint
Power Driver Seat	Rear Window Wiper	Traction Control	OTHER
Power Passenger Seat	Telescopic Wheel	Stability Control	Fog Lamps
DECOR	ENTERTAINMENT	ROOF	TRUCK
Dual Mirrors	Dual Air Condition	Front Side Impact Air Bags	Rear Step Bumper
Body Side Moldings	Backup Camera	Head/Curtain Air Bags	Trailer Hitch
Privacy Glass	Home Link	Hands Free Device	Power Trunk/Liftgate
Console/Storage	RADIO	Positraction	
Overhead Console	AM Radio	ROOF	
	FM Radio	Electric Glass Sunroof	

Claim #: IPQ5224001
 Workfile ID: 504994a0

Estimate of Record

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	ASF - THE STANDARD FIRE INSURANCE COMPANY		1			
2	FRONT BUMPER						
3		O/H front bumper				2.2	
4	**	Repl RECOND Bumper cover w/o Touring	HO1000285	1	185.00	Incl.	2.8
5		Add for Clear Coat					1.1
6		Add for fog lamps				0.5	
7	**	Repl A/M CAPA Lower grille	HO1044100C	1	36.00	Incl.	
8		R&I Lower cover	71110SZAA50			Incl.	
9		Repl RT Fog lamp bezel	71102SZAA50	1	12.52	Incl.	
10		Repl LT Fog lamp bezel	71107SZAA50	1	12.52	Incl.	
11	**	Repl A/M License frame	HO1068122	1	13.00	0.2	
12		R&I R&I bumper cover	04711SZAA70ZZ			Incl.	
13	GRILLE						
14		R&I R&I grille assy	75101SZAA11			Incl.	
15	FRONT LAMPS						
16	*	R&I RT Fog lamp	33900T0AA01			Incl.	
17	*	R&I LT Fog lamp	33900T0AA01			Incl.	
18	MISCELLANEOUS OPERATIONS						
19	#	Subl Hazardous Waste Removal		1	3.00 X		
			SUBTOTALS		262.04	2.9	3.9

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			259.04
Body Labor	2.9 hrs @	\$ 50.00 /hr	145.00
Paint Labor	3.9 hrs @	\$ 50.00 /hr	195.00
Paint Supplies	3.9 hrs @	\$ 32.00 /hr	124.80
Miscellaneous			3.00
Subtotal			726.84
Sales Tax	\$ 383.84 @	10.0000 %	38.38
Total Cost of Repairs			765.22
Deductible			250.00
Total Adjustments			250.00
Net Cost of Repairs			515.22

Claim #: 504994a0
Workfile ID:IPQ5224001
504994a0**Estimate of Record**

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

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Repair must be pre-authorized by the vehicle owner.

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Necessary Information for Photograph and Video Estimates (READ CAREFULLY):

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ILLINOIS LAW REQUIRES THAT VEHICLE REPAIRERS MUST BE LICENSED IN ACCORDANCE WITH SECTION 5-301 OF THE ILLINOIS VEHICLE CODE.

This estimate has been prepared based on the use of crash parts supplied by a source other than the manufacturer of your motor vehicle. Warranties applicable to these replacement parts are provided by the manufacturer or distributor of these parts rather than the manufacturer of your vehicle.

Claim #: IPQ5224001
 Workfile ID: 504994a0

Estimate of Record

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARG4456, CCC Data Date 12/09/2020, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

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m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
 X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
 M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Align.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel.
 CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel.
 HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
 Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
 R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
 Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

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 Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #: IPQ5224001
 Workfile ID: 504994a0

Estimate of Record

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

ALTERNATE PARTS SUPPLIERS

Line	Supplier	Description	Price
4	Andrews Automotive Corporation 10055 S Torrence Ave Chicago IL 60617 (773) 768-1122	#HO1000285 RECOND Bumper cover w/o Touring Quote: 789034239 Expires: 01/18/21	\$ 185.00
7	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET ALSIP IL 60803 (800) 622-0096	#HO1044100C A/M CAPA Lower grille Quote: 766634050 Expires: 02/25/21	\$ 36.00
11	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET ALSIP IL 60803 (800) 622-0096	#HO1068122 A/M License frame Quote: 766634050 Expires: 02/25/21	\$ 13.00

TRAVELERS

Auto Express Claim Center (235)
 Email Supplements:
 supplementrequest@travelers.com

PO Box 430
 Buffalo, NY 14240
 Phone: (877) 411-0768

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 1 with Summary

Written By: KEVIN LASTER, License Number: 141453, 1/27/2021 3:20:48 PM
 Adjuster: Strycharz, Melissa, (860) 756-9606 Business

Insured:	JENNIFER KARL	Owner Policy #:	PT5010A9966613282031	Claim #:	IPQ5224001
Type of Loss:	Collision	Date of Loss:	01/04/2021 12:00 AM	Days to Repair:	2
Point of Impact:	12 Front	Deductible:	250.00		

Owner (Insured): JENNIFER KARL 12 AUBURN CT LEMONT, IL 60439-4781 (630) 544-8267 Cellular	Inspection Location: Virtual	Repair Facility: Kallemeyn Collision Center 16039 New Ave Lemont, IL 60439 (630) 257-2277 Business (630) 257-2279 Fax
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VEHICLE

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

VIN:	5FNYF4H59EB020295	Production Date:		Interior Color:	
License:	1428905	Odometer:	136159	Exterior Color:	Black
State:	IL	Condition:			

TRANSMISSION	CONVENIENCE	SAFETY	SEATS
Automatic Transmission	Air Conditioning	Stereo	Bucket Seats
4 Wheel Drive	Intermittent Wipers	Search/Seek	Reclining/Lounge Seats
POWER	TIRES	WHEELS	PAINT
Power Steering	Tilt Wheel	Auxiliary Audio Connection	Leather Seats
Power Brakes	Cruise Control	Satellite Radio	Heated Seats
Power Windows	Rear Defogger	Drivers Side Air Bag	3rd Row Seat
Power Locks	Keyless Entry	Passenger Air Bag	Retractable Seats
Power Mirrors	Alarm	Anti-Lock Brakes (4)	Aluminum/Alloy Wheels
Heated Mirrors	Steering Wheel Touch Controls	4 Wheel Disc Brakes	PAINT
Power Driver Seat	Rear Window Wiper	Traction Control	Clear Coat Paint
Power Passenger Seat	Telescopic Wheel	Stability Control	OTHER
DECOR	ENTERTAINMENT	ROOF	TRUCK
Dual Mirrors	Dual Air Condition	Front Side Impact Air Bags	Fog Lamps
Body Side Moldings	Backup Camera	Head/Curtain Air Bags	Rear Step Bumper
Privacy Glass	Home Link	Hands Free Device	Trailer Hitch
Console/Storage	RADIO	Positraction	Power Trunk/Liftgate
	AM Radio		

Claim #: IPQ5224001
Workfile ID: 504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

Overhead Console

FM Radio

Electric Glass Sunroof

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

FILED DATE: 9/29/2021 7:19 PM 2021L065089

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	ASF - THE STANDARD FIRE INSURANCE COMPANY		1			
2	FRONT BUMPER						
3		O/H front bumper			2.2		
4	**	Repl RECOND Bumper cover w/o Touring	HO1000285	1	185.00	Incl.	2.8
5		Add for Clear Coat					1.1
6		Add for fog lamps			0.5		
7	**	Repl A/M CAPA Lower grille	HO1044100C	1	36.00	Incl.	
8	**	S01 Repl A/M Lower cover	HO1095117	1	88.00	Incl.	
9		Repl RT Fog lamp bezel	71102SZAA50	1	12.52	Incl.	
10		Repl LT Fog lamp bezel	71107SZAA50	1	12.52	Incl.	
11	**	Repl A/M License frame	HO1068122	1	13.00	0.2	
12	R&I	R&I bumper cover	04711SZAA70ZZ			Incl.	
13	GRILLE						
14	R&I	R&I grille assy	75101SZAA11			Incl.	
15	FRONT LAMPS						
16	*	R&I RT Fog lamp	33900TOAA01			Incl.	
17	*	R&I LT Fog lamp	33900TOAA01			Incl.	
18	S01	R&I RT R&I headlamp assy	33100SZAA11		0.3		
19	S01	R&I LT R&I headlamp assy	33150SZAA11		0.3		
20	RADIATOR SUPPORT						
21	S01	Repl Radiator support (HSS)	60400SZAA01ZZ	1	716.27	s	11.3
		NOTE: LABOR: Time includes R&I/R&R condenser, radiator, center support, hood lock, upper cover, sight shield, battery, horns, reservoir tank, washer reservcir, splash shield, intake tube, D&R hood release cable and front wiring as necessary.					1.8
22	S01	Evacuate & recharge			m	1.4	M
23	S01	Refrigerant recovery			m	0.4	M
24	S01	Aim headlamps				0.5	
25	S01	Repl Center support	60440SZAA00	1	48.18	Incl.	0.2
26	S01	Add for Clear Coat					0.1
27	COOLING						
28	S01	R&I Radiator assy	19010RN0A52		m		Incl.
29	**	S01 Repl A/M Trans cooler	HO4050101	1	98.75		0.6
30	S01	Deduct for Overlap					-0.4
31	AIR CONDITIONER & HEATER						
32	**	S01 Repl A/M Condenser	303556CY	1	171.00	m	Incl.
33	FENDER						
34	S01	Repl RT Inner rail bracket bumper reinf. (HSS)	60835SHJA00ZZ	1	38.45		1.0
35	S01	Repl LT Inner rail bracket bumper reinf. (HSS)	60935SHJA00ZZ	1	38.45		1.0
36	MISCELLANEOUS OPERATIONS						

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

37	#	S01	Subl	Hazardous Waste Removal	1	3.00	X	
38	#	S01	R&I	D&R Battery				0.2
39	**	S01	Repl	A/M Flex Additive	1	5.00	T	
40	**	S01	Repl	A/M Weld Thru Primer	1	8.00	T	
41	#	S01	Rpr	Set Up & Measure				1.5
42	#	S01	Rpr	Rough pull				2.0
43	**	S01	Repl	A/M Restore Corrosion Protection	1	5.00	T	0.2
44	#	S01	Rpr	Wet Sand & Polish				1.0
45	**	S01	Repl	A/M Buffing Materials	1	5.00	T	
46	*	S01	Repl	Cover car/bag	1	<u>5.00</u>		0.2
47	**	S01	Repl	A/M Mask engine compartment	1	5.00		0.5
48	**	S01	Repl	A/M COVID Cleanup	1	5.00		0.5
SUBTOTALS					1,499.14	25.4	6.0	

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			1,473.14
Body Labor	23.6 hrs	@ \$ 50.00 /hr	1,180.00
Paint Labor	6.0 hrs	@ \$ 50.00 /hr	300.00
Mechanical Labor	1.8 hrs	@ \$ 85.00 /hr	153.00
Paint Supplies	6.0 hrs	@ \$ 32.00 /hr	192.00
Miscellaneous			26.00
Subtotal			3,324.14
Sales Tax	\$ 1,688.14	@ 10,0000 %	168.81
Total Cost of Repairs			3,492.95
Deductible			250.00
Total Adjustments			250.00
Net Cost of Repairs			3,242.95

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

FILED DATE: 9/29/2021 7:19 PM 2021L065089

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Deleted Items							
8	R&I	Lower cover	71110SZAA50			Incl.	
Added Items							
8 **	S01	Repl A/M Lower cover	HO1095117	1	88.00	Incl.	
18	S01	R&J RT R&I headlamp assy	33100SZAA11			0.3	
19	S01	R&J LT R&I headlamp assy	33150SZAA11			0.3	
20 RADIATOR SUPPORT							
21	S01	Repl Radiator support (HSS)	60400SZAA01ZZ	1	716.27	s	11.3
		NOTE: LABOR: Time includes R&I/R&R condenser, radiator, center support, hood lock, upper cover, sight shield, battery, horns, reservoir tank, washer reservoir, splash shield, intake tube, D&R hood release cable and front wiring as necessary.					1.8
22	S01	Evacuate & recharge				m	1.4
23	S01	Refrigerant recovery				m	0.4
24	S01	Aim headlamps					0.5
25	S01	Repl Center support	60440SZAA00	1	48.18		Incl.
26	S01	Add for Clear Coat					0.2
							0.1
27 COOLING							
28	S01	R&I Radiator assy	19010RN0A52			m	Incl.
29 **	S01	Repl A/M Trans cooler	HO4050101	1	98.75		0.6
30	S01	Deduct for Overlap					-0.4
31 AIR CONDITIONER & HEATER							
32 **	S01	Repl A/M Condenser	303556CY	1	171.00	m	Incl.
33 FENDER							
34	S01	Repl RT Inner rail bracket bumper reinf. (HSS)	60835SHJA00ZZ	1	38.45		1.0
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41 #	S01	Rpr Set Up & Measure					1.5
42 #	S01	Rpr Rough pull					2.0
43 **	S01	Repl A/M Restore Corrosion Protection		1	5.00	T	0.2
44 #	S01	Rpr Wet Sand & Polish					1.0
45 **	S01	Repl A/M Buffing Materials		1	5.00	T	
46 *	S01	Repl Cover car/bag		1	5.00		0.2
47 **	S01	Repl A/M Mask engine compartment		1	5.00		0.5
48 **	S01	Repl A/M COVID Cleanup		1	5.00		0.5
SUBTOTALS					1,237.10	22.5	2.1

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

TOTALS SUMMARY

Category	Basis	Rate	Cost \$
Parts			1,214.10
Body Labor	20.7 hrs	@ \$ 50.00 /hr	1,035.00
Paint Labor	2.1 hrs	@ \$ 50.00 /hr	105.00
Mechanical Labor	1.8 hrs	@ \$ 85.00 /hr	153.00
Paint Supplies	2.1 hrs	@ \$ 32.00 /hr	67.20
Miscellaneous			23.00
Subtotal			2,597.30
Sales Tax	\$ 1,304.30	@ 10.0000 %	130.43
Total Supplement Amount			2,727.73
NET COST OF SUPPLEMENT			2,727.73

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	765.22	KEVIN LASTER
Supplement S01	2,727.73	KEVIN LASTER
Workfile Total:	\$ 3,492.95	
TOTAL ADJUSTMENTS:	\$ 250.00	
NET COST OF REPAIRS:	\$ 3,242.95	

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Claim #:

IPQ5224001

Workfile ID:

504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

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R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

Claim #: IPQ5224001
Workfile ID: 504994a0

Supplement of Record 1 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

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Claim #: IPQ5224001
Workfile ID: 504994a0**Supplement of Record 1 with Summary**

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

FILED DATE: 9/29/2021 7:19 PM 2021L065089

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7	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET ALSIP IL 60803 (800) 622-0096	#HO1044100C A/M CAPA Lower grille Quote: 766634050 Expires: 02/25/21	\$ 36.00
8	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET ALSIP IL 60803 (800) 622-0096	#HO1095117 A/M Lower cover Quote: 780436480 Expires: 03/12/21	\$ 88.00
11	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET ALSIP IL 60803 (800) 622-0096	#HO1068122 A/M License frame Quote: 766634050 Expires: 02/25/21	\$ 13.00
29	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET ALSIP IL 60803 (800) 622-0096	#HO4050101 A/M Trans cooler Quote: 780436480 Expires: 03/12/21	\$ 98.75
32	1800Radiator 100 CHICAGO WEST, 2732 WISCONSIN AVENUE DOWNERS GROVE IL 60515 (630) 652-0770	#303556CY A/M Condenser Quote: 23954443 Expires: 02/09/21	\$ 171.00

TRAVELERS

Auto Express Claim Center (235)
 Email Supplements:
 supplementrequest@travelers.com

PO Box 430
 Buffalo, NY 14240
 Phone: (877) 411-0768

Claim #:
 Workfile ID:

IPQ5224001
 504994a0

Supplement of Record 2 with Summary

Written By: KEVIN LASTER, License Number: 141453, 2/15/2021 4:19:14 PM
 Adjuster: Strycharz, Melissa, (860) 756-9606 Business

Insured:	JENNIFER KARL	Owner Policy #:	PT5010A9966613282031	Claim #:	IPQ5224001
Type of Loss:	Collision	Date of Loss:	01/04/2021 12:00 AM	Days to Repair:	2
Point of Impact:	12 Front	Deductible:	250.00		

Owner (Insured): JENNIFER KARL 12 AUBURN CT LEMONT, IL 60439-4781 (630) 544-8267 Cellular	Inspection Location: Virtual	Repair Facility: Kallemyen Collision Center 16039 New Ave Lemont, IL 60439 (630) 257-2277 Business (630) 257-2279 Fax
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VEHICLE

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

VIN:	5FNYF4H59EB020295	Production Date:		Interior Color:	
License:	1428905	Odometer:	136159	Exterior Color:	Black
State:	IL	Condition:			

TRANSMISSION	CONVENIENCE	Stereo	SEATS
Automatic Transmission	Air Conditioning	Search/Seek	Bucket Seats
4 Wheel Drive	Intermittent Wipers	CD Player	Reclining/Lounge Seats
POWER	Tilt Wheel	Auxiliary Audio Connection	Leather Seats
Power Steering	Cruise Control	Satellite Radio	Heated Seats
Power Brakes	Rear Defogger	SAFETY	3rd Row Seat
Power Windows	Keyless Entry	Drivers Side Air Bag	Retractable Seats
Power Locks	Alarm	Passenger Air Bag	WHEELS
Power Mirrors	Steering Wheel Touch Controls	Anti-Lock Brakes (4)	Aluminum/Alloy Wheels
Heated Mirrors	Rear Window Wiper	4 Wheel Disc Brakes	PAINT
Power Driver Seat	Telescopic Wheel	Traction Control	Clear Coat Paint
Power Passenger Seat	Climate Control	Stability Control	OTHER
DECOR	Dual Air Condition	Front Side Impact Air Bags	Fog Lamps
Dual Mirrors	Backup Camera	Head/Curtain Air Bags	TRUCK
Body Side Moldings	Home Link	Hands Free Device	Rear Step Bumper
Privacy Glass	RADIO	Positraction	Trailer Hitch
Console/Storage	AM Radio	ROOF	Power Trunk/Liftgate

Claim #: IPQ5224001
Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

Overhead Console

FM Radio

Electric Glass Sunroof

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

FILED DATE: 9/29/2021 7:19 PM 2021L065089

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
1	#	ASF - THE STANDARD FIRE INSURANCE COMPANY		1			
2	FRONT BUMPER						
3		O/H front bumper				2.2	
4	**	Repl RECOND Bumper cover w/o Touring	HO1000285	1	185.00	Incl.	2.8
5		Add for Clear Coat					1.1
6		Add for fog lamps				0.5	
7	**	S02 Repl A/M CAPA Lower grille	HO1044100C	1	<u>33.33</u>	Incl.	
8	**	S01 Repl A/M Lower cover	HO1095117	1	88.00	Incl.	
9		Repl RT Fog lamp bezel	71102SZAA50	1	12.52	Incl.	
10		Repl LT Fog lamp bezel	71107SZAA50	1	12.52	Incl.	
11	**	Repl A/M License frame	HO1068122	1	13.00	0.2	
12		R&I R&I bumper cover	04711SZAA70ZZ			Incl.	
13	GRILLE						
14		R&I R&I grille assy	75101SZAA11			Incl.	
15	FRONT LAMPS						
16	*	R&I RT Fog lamp	33900T0AA01			Incl.	
17	*	R&I LT Fog lamp	33900T0AA01			Incl.	
18	S01	R&I RT R&I headlamp assy	33100SZAA11			Incl.	
19	S01	R&I LT R&I headlamp assy	33150SZAA11			Incl.	
20	RADIATOR SUPPORT						
21	*	S02 Repl Radiator support (HSS)	60400SZAA01ZZ	1	<u>657.89</u> s	11.3	1.8
		NOTE: LABOR: Time includes R&I/R&R condenser, radiator, center support, hood lock, upper cover, sight shield, battery, horns, reservoir tank, washer reservoir, splash shield, intake tube, D&R hood release cable and front wiring as necessary.					
22	S01	Evacuate & recharge				1.4 M	
23	S01	Refrigerant recovery				0.4 M	
24	S01	Aim headlamps				0.5	
25	S01	Repl Center support	60440SZAA00	1	48.18	Incl.	0.2
26	S01	Add for Clear Coat					0.1
27	COOLING						
28	**	S02 Repl A/M Radiator assy	RDPI13065	1	276.00	(m)	Incl.
29	**	S01 Repl A/M Trans cooler	HO4050101	1	98.75		0.6
30	S02	Deduct for Overlap					-0.4
31	S02	R&I Reservoir tank	19101RN0A00				Incl.
32	AIR CONDITIONER & HEATER						
33	**	S01 Repl A/M Condenser	303556CY	1	171.00	(m)	Incl.
34	S02	Repl Evaporator tube front	80342STXA52	1	54.72	(m)	0.4
35	S02	Repl Evaporator tube rear	80341STXA51	1	116.10	(m)	0.7
36	*	S02 R&I Compressor	38810RN0A01				1.5
37	FENDER						

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

38	S01	Repl	RT Inner rail bracket bumper reinf. (HSS)	60835SHJA00ZZ	1	38.45	1.0
39	S01	Repl	LT Inner rail bracket bumper reinf. (HSS)	60935SHJA00ZZ	1	38.45	1.0
40	S02	R&I	RT R&I fender assy	60211SZAA90ZZ		2.6	
41	S02	R&I	LT R&I fender assy	60261SZAA90ZZ		2.6	
42	S02	R&I	RT Fender liner	74101SZAA50		Incl.	
43	S02	R&I	LT Fender liner	74151SZAA50		Incl.	
44	S02	Repl	LT Upper rail (HSS)	60713SZAA00ZZ	1	65.42 s	3.5 0.8
45	S02		Overlap Minor Panel				-0.2
46 *	S02	Rpr	RT Rail assy (HSS)	60810SZAA00ZZ		s	3.0 1.2
47	S02		Overlap Major Non-Adj. Panel				-0.2
48 *	S02	Rpr	LT Rail assy (HSS)	60910SZAA00ZZ		s	3.0 1.2
49	S02		Overlap Major Non-Adj. Panel				-0.2
50	ELECTRICAL						
51 *	S02	R&I	LT Engine harness 4WD EX-L	32120SZAA13			3.0
52 *	S02	R&I	<u>LT Fuse Box Bracket</u>	SEE FOOTNOTE			0.3
53	S02	R&I	Negative cable	32600SZAA00		(m)	0.2 M
			NOTE: Disable airbag system				
54	ENGINE / TRANSAXLE						
55	S02	R&I	Resonator	17230RN0A01			0.3
56	S02	Repl	Filter housing	17244RN0A00	1	29.73 m	0.3 M
57	WHEELS						
58	S02	R&I	LT/Front R&I wheel	42700SZAA42		(m)	0.1
59	S02	R&I	RT/Front R&I wheel	42700SZAA42		(m)	0.1 M
60	FRONT SUSPENSION						
61 *	S02	R&I	R&I engine cradle as an assy	50200SZAA02		(m)	2.5 M
			NOTE: Partial drop				
62	STEERING GEAR & LINKAGE						
63	S02	R&I	Reservoir	53701SZAR01		(m)	0.6 M
64	WINDSHIELD						
65 *	S02	R&I	Reservoir 4WD	76841SZAA21			Incl.
66	RESTRAINT SYSTEMS						
67	S02	R&I	RT Ft impact sensor	77970STXA01		(m)	0.3
68	S02	R&I	LT Ft impact sensor	77970STXA01		(m)	0.3 M
69	PILLARS, ROCKER & FLOOR						
70	S02	R&I	RT Rocker molding	71800SZAA01ZA			Incl.
71	S02	R&I	LT Rocker molding	71850SZAA01ZA			Incl.
72	MISCELLANEOUS OPERATIONS						
73 #	S01	Subl	Hazardous Waste Removal		1	3.00 X	
74 #	S01	R&I	D&R Battery				0.2
75 **	S01	Repl	A/M Flex Additive		1	5.00 T	
76 **	S01	Repl	A/M Weld Thru Primer		1	8.00 T	
77 #	S01	Rpr	Set Up & Measure				1.5
78 #	S02	Rpr	Rough pull				2.0 F

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

79	**	S01	Repl	A/M Restore Corrosion Protection	1	5.00	T	0.2
80	#	S01	Rpr	Wet Sand & Polish				1.0
81	**	S01	Repl	A/M Buffing Materials	1	5.00	T	
82	*	S01	Repl	Cover car/bag	1	5.00		0.2
83	**	S01	Repl	A/M Mask engine compartment	1	5.00		0.5
84	**	S01	Repl	A/M COVID Cleanup	1	5.00		0.5
85	**	S02	Repl	A/M Spot weld tips	1	28.60		
86	#	S02	Rpr	Color Tint- minor				0.5
87	**	S02	Repl	A/M Grinding belts	1	24.00		
88	**	S02	Repl	A/M Air cleaner bolts	1	2.80		
89	**	S02	Repl	A/M Rad support bolts	1	4.44		
90	**	S02	Repl	A/M Fan bolts	1	15.44		
91	**	S02	Repl	A/M Wire loom holders	1	49.80		
92	**	S02	Repl	A/M O-Ring	1	3.08		
93	**	S02	Repl	A/M Scuff belts	1	12.00		
94	**	S02	Repl	A/M Flange bolts	1	25.40		
95	**	S02	Repl	A/M Cradle support bolts	1	24.60		
96	**	S02	Repl	A/M Hose clamps	1	30.00		
97	#	S02	Subl	Clear codes	1	164.29	X	
98	#	S02	Subl	Fluid Level Check	1	82.14	X	
99	**	S02	Repl	A/M Trans fluid	1	33.93		
100	**	S02	Repl	A/M Mech shop supplies	1	7.40		
101	#	S02	Rpr	Transport to mechanical shop				1.5
SUBTOTALS					2,487.98	52.1	8.6	

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			2,215.55
Body Labor	45.8 hrs	@ \$ 50.00 /hr	2,290.00
Paint Labor	8.6 hrs	@ \$ 50.00 /hr	430.00
Mechanical Labor	4.3 hrs	@ \$ 85.00 /hr	365.50
Frame Labor	2.0 hrs	@ \$ 55.00 /hr	110.00
Paint Supplies	8.6 hrs	@ \$ 32.00 /hr	275.20
Miscellaneous			272.43
Subtotal			5,958.68
Sales Tax	\$ 2,513.75	@ 10.0000 %	251.38
Total Cost of Repairs			6,210.06
Deductible			250.00
Total Adjustments			250.00
Net Cost of Repairs			5,960.06

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

SUPPLEMENT SUMMARY

Line	Oper	Description	Part Number	Qty	Extended Price \$	Labor	Paint
Changed Items							
6	**	Repl A/M CAPA Lower grille	HO1044100C	1	-36.00	Incl.	
7	**	S02 Repl A/M CAPA Lower grille	HO1044100C	1	<u>33.33</u>	Incl.	
17	S01	R&I RT R&I headlamp assy	33100SZAA11			-0.3	
18	S02	R&I RT R&I headlamp assy	33100SZAA11			Incl.	
18	S01	R&I LT R&I headlamp assy	33150SZAA11			-0.3	
19	S02	R&I LT R&I headlamp assy	33150SZAA11			Incl.	
20	S01	Repl Radiator support (HSS)	60400SZAA01ZZ	1	-716.27 s	-11.3	-1.8
		NOTE: LABOR: Time includes R&I/R&R condenser, radiator, center support, hood lock, upper cover, sight shield, battery, horns, reservoir tank, washer reservoir, splash shield, intake tube, D&R hood release cable and front wiring as necessary.					
21	*	S02 Repl Radiator support (HSS)	60400SZAA01ZZ	1	<u>657.89</u> s	11.3	1.8
		NOTE: LABOR: Time includes R&I/R&R condenser, radiator, center support, hood lock, upper cover, sight shield, battery, horns, reservoir tank, washer reservoir, splash shield, intake tube, D&R hood release cable and front wiring as necessary.					
41	#	S01 Rpr Rough pull				-2.0	
78	#	S02 Rpr Rough pull				2.0 F	
Deleted Items							
28	S01	R&I Radiator assy	19010RN0A52			m	Ind.
30	S01	Deduct for Overlap					0.4
Added Items							
28	**	S02 Repl A/M Radiator assy	RDPI13065	1	276.00 m	Incl.	
30	S02	Deduct for Overlap					-0.4
31	S02	R&I Reservoir tank	19101RN0A00				Ind.
34	S02	Repl Evaporator tube front	80342STXA52	1	54.72 m	0.4	
35	S02	Repl Evaporator tube rear	80341STXA51	1	116.10 m	0.7	
36	*	S02 R&I Compressor	38810RN0A01			m	1.5
40	S02	R&I RT R&I fender assy	60211SZAA90ZZ				2.6
41	S02	R&I LT R&I fender assy	60261SZAA90ZZ				2.6
42	S02	R&I RT Fender liner	74101SZAA50				Incl.
43	S02	R&I LT Fender liner	74151SZAA50				Ind.
44	S02	Repl LT Upper rail (HSS)	60713SZAA00ZZ	1	65.42 s	3.5	0.8
45	S02	Overlap Minor Panel					-0.2
46	*	S02 Rpr RT Rail assy (HSS)	60810SZAA00ZZ			s	3.0
47	S02	Overlap Major Non-Adj. Panel					-0.2
48	*	S02 Rpr LT Rail assy (HSS)	60910SZAA00ZZ			s	3.0
49	S02	Overlap Major Non-Adj. Panel					-0.2
50	ELECTRICAL						
51	*	S02 R&I LT Engine harness 4WD EX-L	32120SZAA13				3.0
52	*	S02 R&I LT Fuse Box Bracket	SEE FOOTNOTE				0.3
53	S02	R&I Negative cable	32600SZAA00			m	0.2

Claim #:
Workfile ID:IPQ5224001
504994a0**Supplement of Record 2 with Summary**

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

NOTE: Disable airbag system						
54 ENGINE / TRANSAKLE						
55	S02	R&I	Resonator	17230RN0A01	m	0.3
56	S02	Repl	Filter housing	17244RN0A00	1	29.73 m
57 WHEELS						
58	S02	R&I	LT/Front R&I wheel	42700SZAA42	m	0.1
59	S02	R&I	RT/Front R&I wheel	42700SZAA42	m	0.1
60 FRONT SUSPENSION						
61	*	S02	R&I	R&I engine cradle as an assy	50200SZAA02	m
NOTE: Partial drop						
62 STEERING GEAR & LINKAGE						
63	S02	R&I	Reservoir	53701SZAR01	m	0.6
64 WINDSHIELD						
65	*	S02	R&I	Reservoir 4WD	76841SZAA21	Incl.
66 RESTRAINT SYSTEMS						
67	S02	R&I	RT Ft impact sensor	77970STXA01	m	0.3
68	S02	R&I	LT Ft impact sensor	77970STXA01	m	0.3
69 PILLARS, ROCKER & FLOOR						
70	S02	R&I	RT Rocker molding	71800SZAA01ZA		Incl.
71	S02	R&I	LT Rocker molding	71850SZAA01ZA		Incl.
85	**	S02	Repl	A/M Spot weld tips	1	28.60
86	#	S02	Rpr	Color Tint- minor		0.5
87	**	S02	Repl	A/M Grinding belts	1	24.00
88	**	S02	Repl	A/M Air cleaner bolts	1	2.80
89	**	S02	Repl	A/M Rad support bolts	1	4.44
90	**	S02	Repl	A/M Fan bolts	1	15.44
91	**	S02	Repl	A/M Wire loom holders	1	49.80
92	**	S02	Repl	A/M O-Ring	1	3.08
93	**	S02	Repl	A/M Scuff belts	1	12.00
94	**	S02	Repl	A/M Flange bolts	1	25.40
95	**	S02	Repl	A/M Cradle support bolts	1	24.60
96	**	S02	Repl	A/M Hose clamps	1	30.00
97	#	S02	Subl	Clear codes	1	164.29 X
98	#	S02	Subl	Fluid Level Check	1	82.14 X
99	**	S02	Repl	A/M Trans fluid	1	33.93
100	**	S02	Repl	A/M Mech shop supplies	1	7.40
101	#	S02	Rpr	Transport to mechanical shop		1.5
SUBTOTALS					988.84	26.7
						2.6

Claim #:

IPQ5224001

Workfile ID:

504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

TOTALS SUMMARY

Category	Basis	Rate	Cost \$
Parts			742.41
Body Labor	22.2 hrs	@ \$ 50.00 /hr	1,110.00
Paint Labor	2.6 hrs	@ \$ 50.00 /hr	130.00
Mechanical Labor	2.5 hrs	@ \$ 85.00 /hr	212.50
Frame Labor	2.0 hrs	@ \$ 55.00 /hr	110.00
Paint Supplies	2.6 hrs	@ \$ 32.00 /hr	83.20
Miscellaneous			246.43
Subtotal			2,634.54
Sales Tax	\$ 825.61	@ 10.0000 %	82.56
Additional Supplement Taxes			0.01
Total Supplement Amount			2,717.11
NET COST OF SUPPLEMENT			2,717.11

CUMULATIVE EFFECTS OF SUPPLEMENT(S)

Estimate	765.22	KEVIN LASTER
Supplement S01	2,727.73	KEVIN LASTER
Supplement S02	2,717.11	KEVIN LASTER
Workfile Total:	\$ 6,210.06	
TOTAL ADJUSTMENTS:	\$ 250.00	
NET COST OF REPAIRS:	\$ 5,960.06	

2159.37
D.F.F.

All supplements must be pre-approved by Travelers.

Supplement repair charges may be subject to rejection unless approved by Travelers prior to repairs.

This instrument is a damage estimate only and not an acceptance of liability or authorization to repair.

Repair must be pre-authorized by the vehicle owner.

Vehicle owner maintains the right to repair vehicle at a repair facility of their choice.

Please present this estimate to the repair facility prior to repairs.

Necessary Information for Photograph and Video Estimates (READ CAREFULLY):

This estimate may have been completed based wholly or in part using photographs and/or video. Because of the use of photographs and video, this estimate may not be complete, as there could be hidden damage. You should provide this estimate to the shop of your choice prior to commencement of work. If your shop finds additional damages or undiscovered damages, Travelers will work with your repairer to assess the appropriate scope of work. Your shop is instructed in this estimate to contact Travelers through its supplement process and the damages they discover must be reviewed and approved prior to repairing the vehicle. In the event that you are not repairing your vehicle and believe that our estimate does not account for all of your damages, please contact your Claim professional to discuss

Claim #:

IPQ5224001

Workfile ID:

504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

and address your concerns and options.

ILLINOIS LAW REQUIRES THAT VEHICLE REPAIRERS MUST BE LICENSED IN ACCORDANCE WITH SECTION 5-301 OF THE ILLINOIS VEHICLE CODE.

This estimate has been prepared based on the use of crash parts supplied by a source other than the manufacturer of your motor vehicle. Warranties applicable to these replacement parts are provided by the manufacturer or distributor of these parts rather than the manufacturer of your vehicle.

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

Estimate based on MOTOR CRASH ESTIMATING GUIDE and potentially other third party sources of data. Unless otherwise noted, (a) all items are derived from the Guide ARG4456, CCC Data Date 02/08/2021, and potentially other third party sources of data; and (b) the parts presented are OEM-parts. OEM parts are manufactured by or for the vehicle's Original Equipment Manufacturer (OEM) according to OEM's specifications for U.S. distribution. OEM parts are available at OE/Vehicle dealerships or the specified supplier. OPT OEM (Optional OEM) or ALT OEM (Alternative OEM) parts are OEM parts that may be provided by or through alternate sources other than the OEM vehicle dealerships with discounted pricing. Asterisk (*) or Double Asterisk (**) indicates that the parts and/or labor data provided by third party sources of data may have been modified or may have come from an alternate data source. Tilde sign (~) items indicate MOTOR Not-Included Labor operations. The symbol (<>) indicates the refinish operation WILL NOT be performed as a separate procedure from the other panels in the estimate. Non-Original Equipment Manufacturer aftermarket parts are described as Non OEM, A/M or NAGS. Used parts are described as LKQ, RCY, or USED. Reconditioned parts are described as Recond. Recored parts are described as Recore. NAGS Part Numbers and Benchmark Prices are provided by National Auto Glass Specifications. Labor operation times listed on the line with the NAGS information are MOTOR suggested labor operation times. NAGS labor operation times are not included. Pound sign (#) items indicate manual entries.

Some 2021 vehicles contain minor changes from the previous year. For those vehicles, prior to receiving updated data from the vehicle manufacturer, labor and parts data from the previous year may be used. The CCC ONE estimator has a list of applicable vehicles. Parts numbers and prices should be confirmed with the local dealership.

The following is a list of additional abbreviations or symbols that may be used to describe work to be done or parts to be repaired or replaced:

SYMBOLS FOLLOWING PART PRICE:

m=MOTOR Mechanical component. s=MOTOR Structural component. T=Miscellaneous Taxed charge category.
 X=Miscellaneous Non-Taxed charge category.

SYMBOLS FOLLOWING LABOR:

D=Diagnostic labor category. E=Electrical labor category. F=Frame labor category. G=Glass labor category.
 M=Mechanical labor category. S=Structural labor category. (numbers) 1 through 4=User Defined Labor Categories.

OTHER SYMBOLS AND ABBREVIATIONS:

Adj.=Adjacent. Algn.=Align. ALU=Aluminum. A/M=Aftermarket part. Blnd=Blend. BOR=Boron steel.
 CAPA=Certified Automotive Parts Association. D&R=Disconnect and Reconnect. HSS=High Strength Steel.
 HYD=Hydroformed Steel. Incl.=Included. LKQ=Like Kind and Quality. LT=Left. MAG=Magnesium. Non-Adj.=Non
 Adjacent. NSF=NSF International Certified Part. O/H=Overhaul. Qty=Quantity. Refn=Refinish. Repl=Replace.
 R&I=Remove and Install. R&R=Remove and Replace. Rpr=Repair. RT=Right. SAS=Sandwiched Steel.
 Sect=Section. Subl=Sublet. UHS=Ultra High Strength Steel. N=Note(s) associated with the estimate line.

CCC ONE Estimating - A product of CCC Information Services Inc.

The following is a list of abbreviations that may be used in CCC ONE Estimating that are not part of the MOTOR CRASH ESTIMATING GUIDE:

BAR=Bureau of Automotive Repair. EPA=Environmental Protection Agency. NHTSA= National Highway
 Transportation and Safety Administration. PDR=Paintless Dent Repair. VIN=Vehicle Identification Number.

Claim #: IPQ5224001
 Workfile ID: 504994a0

Supplement of Record 2 with Summary

2014 HOND Pilot EX-L 4WD 4D UTV 6-3.5L Gasoline Sequential MPI Black

ALTERNATE PARTS SUPPLIERS

Line	Supplier	Description	Price
4	Andrews Automotive Corporation 10055 S Torrence Ave Chicago IL 60617 (773) 768-1122	#HO1000285 RECOND Bumper cover w/o Touring Quote: 789034239 Expires: 01/18/21	\$ 185.00
7	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET AL SIP IL 60803 (800) 622-0096	#HO1044100C A/M CAPA Lower grille Quote: 766634050 Expires: 02/25/21	\$ 33.33
8	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET AL SIP IL 60803 (800) 622-0096	#HO1095117 A/M Lower cover Quote: 780436480 Expires: 03/12/21	\$ 88.00
11	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET AL SIP IL 60803 (800) 622-0096	#HO1068122 A/M License frame Quote: 766634050 Expires: 02/25/21	\$ 13.00
28	Professional Parts Grp-Chicago 305 North Ave Carol Stream IL 60188 (630) 948-7636	#RDPI13065 A/M Radiator assy Quote: 13792735 Expires: 02/24/21	\$ 276.00
29	KEYSTONE - ALSIP, IL 5100 WEST 123rd STREET AL SIP IL 60803 (800) 622-0096	#HO4050101 A/M Trans cooler Quote: 780436480 Expires: 03/12/21	\$ 98.75
33	1800Radiator 100 CHICAGO WEST, 2732 WISCONSIN AVENUE DOWNERS GROVE IL 60515 (630) 652-0770	#303556CY A/M Condenser Quote: 23954443 Expires: 02/09/21	\$ 171.00

Exhibit E

TRAVELERS

Naperville-Claim Department-P1
For Supplements Call 888-449-7456, Prompt

2016

PC One 3095
Naperville, IL 60566
Phone: (800) 942-6177

1-1841-2

Supplement of Record I with Summary

Verlag für PRAKTIKER, 1929, 1. Auflage
Autoren PFERDSEN, RUDOLF (1889-1959) und HESSE

Reported [REDACTED] January 2019 FBI File No. [REDACTED] (100) 400-100-1

Inspected (Initials): [REDACTED] [REDACTED] [REDACTED] [REDACTED]	Inspection location: [REDACTED] 101 WICs, [REDACTED] [REDACTED] [REDACTED] 101 WICs [REDACTED] 101 WICs [REDACTED] 101 WICs [REDACTED] 101 WICs [REDACTED] 101 WICs	Appraiser Information: [REDACTED] TRAV LEHR, COM [REDACTED] 6101 PET ST 141	Repair Facility: [REDACTED] 101 WICs [REDACTED] 101 WICs [REDACTED] 101 WICs [REDACTED] 101 WICs
---	---	---	--

VEHICLE

Year	Number of cases	Number of deaths	Rate of fatality	Number of cases	Number of deaths	Rate of fatality
1900	11655	1000	8.5%	1901	1000	10.0%
1902	0	0	0.0%			

TRANSMISSION	CONVENIENCE	RADIO	Hand Free Device
Automatic Transmission	No Transmission	AM Radio	SEATS
POWER	Interior Light	FM Radio	Driver Seat
Power Steering	Steer Assist	CD Player	Passenger Seats
Power Windows	Power Control	AM/FM Radio	Front/Rear Seats
Power Locks	One Key Entry	CD Player	Front/Rear Seats
Power Mirrors	Adjustable Entry	AM/FM Radio	Passenger Seats
Passenger Mirror	Memory Control	CD Player	WHEELS
Passenger Seats	Driver/Passenger Seats	AM/FM Radio	Wind Deflectors
SEATBELT	Front Wiper and Washer	CD Player	PAINT
(1) 3 Point	Front Wiper and Washer	AM/FM Radio	Clear Coat Paint
Front Seats	Front Wiper and Washer	Passenger Air Bag	OTHER
Front Defrost	Front Wiper and Washer	AM/FM Radio	Heating/Cooling
Front Defroster	Front Wiper and Washer	Passenger Air Bag	Heating/Cooling
Front/Rear Defrost	Front Wiper and Washer	AM/FM Radio	Passenger Air Bag
Front/Rear Defroster	Front Wiper and Washer	Passenger Air Bag	Heating/Cooling

* 1251 189 50

110/11531

جغرافیا

Supplement of Record 3 with Summary

ESTIMATE TOTALS

Category	Details	Rate	Cost \$
Parts			
Body Labor	27.5 hrs. 40	\$ 20.00 /hr	550.00
Paint Labor	20.0 hrs. 40	\$ 20.00 /hr	400.00
Instrument Labor	1.0 hrs. 40	\$ 20.00 /hr	20.00
Frontal Labor	1.0 hrs. 40	\$ 20.00 /hr	20.00
Welding	10.0 hrs. 40	\$ 20.00 /hr	200.00
Other Charges			
Gasoline			1,000.00
Loss Tax	4,156.00	\$ 0.00 /hr	166.24
Total Cost of Repairs			6,247.24
Adjustments			500.00
Total Adjustments			500.00
Net Cost of Repairs			6,747.24

TRAVELERS

2017

Naperville-Claim Department-PI
 ** For Supplements Call 888-299-7456,
 Prompt 2 **
 PO Box 3095
 Naperville, IL 60566
 Phone: (800) 842-6172

Claim #:
 Workfile ID:

H6H1508001
 f33d1d2c

Supplement of Record 1 with Summary

Written By: MANUEL CANTU, 12/12/2017 11:01:40 AM
 Adjuster: RAGSDALE, CHRISTOPHER, (630) 961-7036 Business

Insured: NICHOLAS [REDACTED] Owner Policy #: PT5010A9915051561011 Claim #: H6H1508001

Type of Loss: Collision Date of Loss: 11/13/2017 12:00 AM Days to Repair: 4
 Point of Impact: 01 Right Front Deductible: 500.00

Owner (Insured): NICHOLAS [REDACTED]	Inspection Location: 3NAP 3NAP Non Drive-In	Appraiser Information: mcantu@travelers.com (630) 636-8967	Repair Facility: KALLEMEYN COLLISION CENTER 16039 NEW AVE LEMONT, IL 60521 (630) 257-2279 Business (630) 257-2279 Fax
---	--	--	--

VEHICLE

2008 CHRY Town & Country Touring 4D VAN 6-3.8L Gasoline 5MPI Silver

VIN: 2A8HR54P18R826377	Production Date: 06/2008	Interior Color: Gray
License: 32965 FF	Odometer: 104837	Exterior Color: Silver
State: IL	Condition:	

TRANSMISSION	Wood Interior Trim	RADIO	Reclining/Lounge Seats
Automatic Transmission	CONVENIENCE	AM Radio	Leather Seats
Overdrive	Air Conditioning	FM Radio	Heated Seats
POWER	Intermittent Wipers	Stereo	3rd Row Seat
Power Steering	Tilt Wheel	Search/Seek	Retractable Seats
Power Brakes	Cruise Control	CD Player	Captain Chairs (4)
Power Windows	Rear Defogger	Auxiliary Audio Connection	WHEELS
Power Locks	Keyless Entry	Drivers Side Air Bag	Aluminum/Alloy Wheels
Power Mirrors	Message Center	Passenger Air Bag	PAINT
Heated Mirrors	Steering Wheel Touch Controls	Anti-Lock Brakes (4)	Clear Coat Paint
Power Driver Seat	Rear Window Wiper	4 Wheel Disc Brakes	Metallic Paint
Power Adjustable Pedals	Dual Air Condition	Traction Control	OTHER
DECOR	Navigation System	Stability Control	Fog Lamps
Dual Mirrors	Backup Camera w/Parking Sensors	Head/Curtain Air Bags	TRUCK
Body Side Moldings	Entertainment Center	ROOF	Rear Step Bumper
Privacy Glass	Dual Power Sliding Doors	Luggage/Roof Rack	Power Trunk/Gate Release
Console/Storage	Remote Starter		

Claim #: H6H1508001
 Workfile ID: f33d1d2c

Supplement of Record 1 with Summary

2008 CHRY Town & Country Touring 4D VAN 6-3.8L Gasoline SMPI Silver

76	#	Refn	Tint color				0.5
77	#	Subl	Hazardous waste removal	1	3.00	X	
				SUBTOTALS	2,505.74	19.6	10.7

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			2,189.89
Body Labor	16.4 hrs	@ \$ 50.00 /hr	820.00
Paint Labor	10.7 hrs	@ \$ 50.00 /hr	535.00
Mechanical Labor	3.2 hrs	@ \$ 134.00 /hr	428.80
Paint Supplies	10.7 hrs	@ \$ 32.00 /hr	342.40
Miscellaneous			315.85
Subtotal			4,631.94
Sales Tax	\$ 2,540.29	@ 9.0000 %	228.63
Total Cost of Repairs			4,860.57
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			4,360.57

2017

TRAVELERS

Charlotte-Claim Department-BI
 P.O. Box 473508
 Charlotte, NC 28247
 Phone: (800) 759-6194

Claim #:
 Workfile ID:

FAM2812001
 704cc3f3

Supplement of Record 1 with Summary

Written By: MANUEL CANTU, 8/17/2017 5:16:45 PM
 Adjuster: STARNES, ALLAN, (704) 540-3476 Evening

Insured: OZARK MOTOR LINES INC Owner Policy #: Claim #: FAM2812001

Type of Loss: Liability Date of Loss: 05/18/2017 12:00 AM Days to Repair 16
 Point of Impact: 09 Left T-Bone (Left Side) Deductible:

Owner (Claimant): STEVE [REDACTED] Inspection Location: [REDACTED] Appraiser Information: mcantu@travelers.com (630) 636-8967 Repair Facility: Kallenteyn Auto Center Lemont 16039 New Ave Lemont, IL 60439 (630) 257-2277 Business

VEHICLE

2016 HOND CR-V SE 4D UTV 4-2.4L Gasoline Gasoline Direct Injection BLUE

VIN:	5J6RM3H4XGL004127	Production Date:	Interior Color:	GRAY	
License:	Q25 6096	Odometer:	8083	Exterior Color:	BLUE
State:	IL	Condition:			

TRANSMISSION	CONVENIENCE	AM Radio	Head/Curtain Air Bags
Automatic Transmission	Air Conditioning	FM Radio	Hands Free Device
POWER	Intermittent Wipers	Stereo	SEATS
Power Steering	Tilt Wheel	Search/Seek	Cloth Seats
Power Brakes	Cruise Control	CD Player	Bucket Seats
Power Windows	Rear Defogger	Auxiliary Audio Connection	Reclining/Lounge Seats
Power Locks	Keyless Entry	SAFETY	WHEELS
Power Mirrors	Alarm	Drivers Side Air Bag	Aluminum/Alloy Wheels
DECOR	Message Center	Passenger Air Bag	PAINT
Dual Mirrors	Steering Wheel Touch Controls	Anti-Lock Brakes (4)	Clear Coat Paint
Body Side Moldings	Rear Window Wiper	4 Wheel Disc Brakes	Metallic Paint
Privacy Glass	Telescopic Wheel	Traction Control	
Console/Storage	Backup Camera w/Parking Sensors	Stability Control	
Overhead Console	RADIO	Front Side Impact Air Bags	

Claim #: FAM2812001
 Workfile ID: 704cc3f3

Supplement of Record 1 with Summary

2016 HOND CR-V SE 4D UTV 4-2.4L Gasoline Gasoline Direct Injection BLUE

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			3,534.96
Body Labor	55.5 hrs	@ \$ 50.00 /hr	2,775.00
Paint Labor	19.1 hrs	@ \$ 50.00 /hr	955.00
Mechanical Labor	0.7 hrs	@ \$ 134.00 /hr	93.80
Frame Labor	2.5 hrs	@ \$ 80.00 /hr	200.00
Paint Supplies	19.4 hrs	@ \$ 30.00 /hr	582.00
Miscellaneous			99.99
Other Charges			3.00
Subtotal			8,243.75
Sales Tax	\$ 4,216.95	@ 9.0000 %	379.53
Total Cost of Repairs			8,623.28
Total Adjustments			0.00
Net Cost of Repairs			8,623.28

2019

TRAVELERS

Auto Express Claim Center (235)
 Email Supplements:
 supplementrequest@travelers.com
 By phone: (888) 299-7456
 PO Box 430
 Buffalo, NY 14240
 Phone: (877) 411-0768

Claim #: IER6390001
 Workfile ID: fa4dd243

Supplement of Record 2 Summary

Written By: MANUEL CANTU, 3/8/2019 3:22:52 PM
 Adjuster: FORGIE, JEFFREY, (716) 855-5046 Evening

Insured: RAYMOND [REDACTED] Owner Policy #: PT5010A9938980772031 Claim #: IER6390001
 Type of Loss: Collision Date of Loss: 01/16/2019 12:00 AM Days to Repair: 19
 Point of Impact: 12 Front Deductible: 500.00

Owner (Insured): RAYMOND [REDACTED] **Inspection Location:** RAYMOND [REDACTED] **Appraiser Information:** mcantu@travelers.com (630) 636-8967 **Repair Facility:** KALLEMEYN COLLISION CENTER 16039 NEW AVE LEMONT, IL 60521 (630) 257-2277 Business (630) 257-2279 Fax

VEHICLE

2013 TOYO RAV4 Limited AWD 4D UTV 4-2.5L Gasoline SFI Gray

VIN:	2T3DFREV8DW058156	Production Date:	06/2013	Interior Color:	Gray
License:	S26 4609	Odometer:	96446	Exterior Color:	Gray
State:	IL	Condition:			

TRANSMISSION	Air Conditioning	CD Player	Reclining/Lounge Seats
Automatic Transmission	Intermittent Wipers	Auxiliary Audio Connection	Leather Seats
4 Wheel Drive	Tilt Wheel	Premium Radio	Heated Seats
POWER	Cruise Control	SAFETY	WHEELS
Power Steering	Rear Defogger	Drivers Side Air Bag	Aluminum/Alloy Wheels
Power Brakes	Keyless Entry	Passenger Air Bag	PAINT
Power Windows	Message Center	Anti-Lock Brakes (4)	Clear Coat Paint
Power Locks	Steering Wheel Touch Controls	4 Wheel Disc Brakes	Metallic Paint
Power Mirrors	Rear Window Wiper	Traction Control	OTHER
Heated Mirrors	Telescopic Wheel	Stability Control	Fog Lamps
Power Driver Seat	Climate Control	Front Side Impact Air Bags	Rear Spoiler
Memory Package	Backup Camera w/Parking Sensors	Head/Curtain Air Bags	Signal Integrated Mirrors
DECOR	RADIO	Hands Free Device	California Emissions
Dual Mirrors	AM Radio	ROOF	TRUCK
Privacy Glass	FM Radio	Luggage/Roof Rack	Power Trunk/Gate Release
Console/Storage	Stereo	Electric Glass Sunroof	
CONVENIENCE	Search/Seek	SEATS	

Claim #: IER6390001
 Workfile ID: fa4dd243

Supplement of Record 2 Summary

2013 TOYO RAV4 Limited AWD 4D UTV 4-2.5L Gasoline SFI Gray

125	#	S02	Rpr	Transportation charge		1.0	
126	#	S02	Rpr	Burn in adjacent welds		3.0	2.2
127	#	S02	Rpr	Additional time to remove adhesive/foam		1.0	
128	#	S02	Rpr	Additional Clear coat			1.2
129	#	S02	Rpr	Sleevle time			
130	#	S02	Repl	LT Rear Seat Trim cover	1	22.87	
NOTE: NOT LISTED IN CCC DATABASE							
131	#	S02	Subl	Tow to clear codes	1	175.00	X
132	**	S02	Repl	A/M Freon Oil	1	35.00	
133	**	S02	Repl	A/M Self leveling seam sealer	1	64.55	
134	**	S02	Repl	A/M Metal Bonding kit	1	69.95	
135	#		Subl	Hazardous waste removal	1	3.00	X
				SUBTOTALS	4,374.49	65.9	24.9

NOTES

Prior Damage Notes:

LT FENDER DENT

LT FRONT DOOR DINGS

SCUFFS/PITTED TO HOOD

WHEELS SCUFFED

RT REAR DOOR DINGS/SCUFFS

RT REAR REFLECTOR IS NOT ALIGNED

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			3,669.99
Body Labor	62.8 hrs	@ \$ 50.00 /hr	3,140.00
Paint Labor	24.9 hrs	@ \$ 50.00 /hr	1,245.00
Mechanical Labor	3.1 hrs	@ \$ 149.95 /hr	464.85
Paint Supplies	24.9 hrs	@ \$ 32.00 /hr	796.80
Miscellaneous			704.50
Subtotal			10,021.14
Sales Tax	\$ 4,466.79	@ 9.0000 %	402.01
Total Cost of Repairs			10,423.15
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			9,923.15

TRAVELERS

Lake Michigan Claim Center (BI-028)
 Email Supplements:
 supplementrequest@travelers.com
 By phone: (888) 299-7456
 PO Box 650293
 Dallas, TX 75265
 Phone: (800) 842-6172

Claim #:
 Workfile ID:

2018
 Complete 2019

FEQ2249002
 1e308b6e

Supplement of Record 2 with Summary

Written By: MANUEL CANTU, 2/7/2019 11:27:34 AM
 Adjuster: ANDERSON, JASON, (630) 961-7047 Evening

Insured:	WEST SIDE MACHINE INC. &	Owner Policy #:	Claim #:	FEQ2249002	
Type of Loss:	Liability	Date of Loss:	11/17/2018 12:00 AM	Days to Repair:	15
Point of Impact:	07 Left Rear	Deductible:			

Owner (Claimant): ROBERTAS [REDACTED] [REDACTED]	Inspection Location: KALLEMEYN COLLISION CENTER 16039 New Ave LEMONT, IL 60439 Repair Facility (630) 257-2277 Business	Appraiser Information: mcantu@travelers.com (630) 636-8967	Repair Facility: KALLEMEYN COLLISION CENTER 16039 New Ave LEMONT, IL 60439 (630) 257-2277 Business
---	---	---	---

VEHICLE

2018 LEXU GX 460 4WD 4D UTV 8-4.6L Gasoline Sequential MPI Black

VIN:	JTJBM7FX9J5186570	Production Date:		Interior Color:	Black
License:	QE3 6466	Odometer:	12000	Exterior Color:	Black
State:	IL	Condition:			

TRANSMISSION	CONVENIENCE	CD Player	SEATS
Automatic Transmission	Air Conditioning	Auxiliary Audio Connection	Bucket Seats
4 Wheel Drive	Intermittent Wipers	Satellite Radio	Leather Seats
POWER	Tilt Wheel	Equalizer	3rd Row Seat
Power Steering	Cruise Control	SAFETY	Retractable Seats
Power Brakes	Rear Defogger	Drivers Side Air Bag	WHEELS
Power Windows	Keyless Entry	Passenger Air Bag	Aluminum/Alloy Wheels
Power Locks	Alarm	Anti-Lock Brakes (4)	PAINT
Power Mirrors	Steering Wheel Touch Controls	4 Wheel Disc Brakes	Clear Coat Paint
Heated Mirrors	Rear Window Wiper	Traction Control	OTHER
Power Driver Seat	Telescopic Wheel	Stability Control	Rear Spoiler
Power Passenger Seat	Climate Control	Front Side Impact Air Bags	Signal Integrated Mirrors
Memory Package	Backup Camera w/Parking Sensors	Head/Curtain Air Bags	TRUCK
DECOR	Home Link	Rear Side Impact Air Bags	Rear Step Bumper
Dual Mirrors	RADIO	Hands Free Device	Running Boards/Side Steps

Claim #:
Workfile ID:FEQ2249002
1e308b6e**Supplement of Record 2 with Summary**

2018 LEXU GX 460 4WD 4D UTV 8-4.6L Gasoline Sequential MPI Black

83	#	Refn	Color Tint - minor				0.5
84	#	Rpr	D&R Battery				0.3
85	**	S02	Repl	A/M Metal bounding kit	1	65.00	
86	#	S02	Subl	Clear codes Sublet vendor +20%	1	138.00 X	
				NOTE: SHOP WAS UNABLE TO CALIBRATE RADAR SYSTEM			
87	**	S02	Repl	A/M Sublet shop supplies +20%	1	9.82	
88	#	S02	Subl	Dealer recalibrating radars +20%	1	304.20 X	
89	#	S02	Subl	4 Wheel alignment +20%	1	189.00 X	
90	#	S02	Rpr	Transport to dealer			2.0
91	**	S02	Repl	A/M Cavity wax	1	20.00	0.5
				SUBTOTALS		4,898.24	59.0
							16.0

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			4,267.04
Body Labor	56.2 hrs	@ \$ 50.00 /hr	2,810.00
Paint Labor	16.0 hrs	@ \$ 50.00 /hr	800.00
Mechanical Labor	2.8 hrs	@ \$ 149.95 /hr	419.86
Paint Supplies	16.0 hrs	@ \$ 32.00 /hr	512.00
Miscellaneous			631.20
Subtotal			9,440.10
Sales Tax	\$ 4,779.04	@ 9.0000 %	430.11
Total Cost of Repairs			9,870.21
Total Adjustments			0.00
Net Cost of Repairs			9,870.21

2020

TRAVELERS

Auto Express Claim Center (235)
 Email Supplements:
 supplementrequest@travelers.com

PO Box 430
 Buffalo, NY 14240
 Phone: (877) 411-0768

Claim #: IFX1934001
 Workfile ID: 8a9830fe

Supplement of Record 2 with Summary

Written By: CRAIG SIEPKER, 7/8/2020 10:50:15 AM
 Adjuster: STANBACK, BILLY, (630) 961-4479 Evening

Insured:	MYKALA [REDACTED]	Owner Policy #:	PT5010V6006630072031	Claim #:	IFX1934001
Type of Loss:	Collision	Date of Loss:	12/16/2019 06:40 AM	Days to Repair:	7
Point of Impact:	06 Rear	Deductible:	500.00		

Owner (Insured):	Inspection Location:	Repair Facility:
MYKALA [REDACTED]	Virtual	KALLEMEYN COLLISION CENTER 16039 NEW AVE LEMONT, IL 60439 (630) 257-2277 Evening
[REDACTED] 69		

VEHICLE

2016 HYUN Sonata Sport 4D SED 4-2.4L Gasoline Gasoline Direct Injection Black

VIN:	SNPE34AF9GH350523	Production Date:	11/2015	Interior Color:	
License:	BU 24406	Odometer:	36307	Exterior Color:	Black
State:	IL	Condition:	Good		

TRANSMISSION	Overhead Console	FM Radio	SEATS
Automatic Transmission	CONVENIENCE	Stereo	Cloth Seats
Overdrive	Air Conditioning	Search/Seek	Bucket Seats
POWER	Intermittent Wipers	CD Player	WHEELS
Power Steering	Tilt Wheel	Auxiliary Audio Connection	Aluminum/Alloy Wheels
Power Brakes	Cruise Control	Satellite Radio	PAINT
Power Windows	Rear Defogger	SAFETY	Clear Coat Paint
Power Locks	Keyless Entry	Drivers Side Air Bag	OTHER
Power Mirrors	Alarm	Passenger Air Bag	Traction Control
Heated Mirrors	Message Center	Anti-Lock Brakes (4)	Stability Control
Power Driver Seat	Steering Wheel Touch Controls	4 Wheel Disc Brakes	Rear Spoiler
DECOR	Telescopic Wheel	Front Side Impact Air Bags	Signal Integrated Mirrors
Dual Mirrors	Backup Camera	Head/Curtain Air Bags	Power Trunk/Gate Release
Tinted Glass	RADIO	Communications System	
Console/Storage	AM Radio	Hands Free Device	

Claim #: IFX1934001
 Workfile ID: 8a9830fe

Supplement of Record 2 with Summary

2016 HYUN Sonata Sport 4D SED 4-2.4L Gasoline Gasoline Direct Injection Black

ESTIMATE TOTALS

Category	Basis	Rate	Cost \$
Parts			2,587.56
Body Labor	17.7 hrs	@ \$ 50.00 /hr	885.00
Paint Labor	10.8 hrs	@ \$ 50.00 /hr	540.00
Mechanical Labor	1.9 hrs	@ \$ 156.00 /hr	296.40
Paint Supplies	10.8 hrs	@ \$ 32.00 /hr	345.60
Subtotal			4,654.56
Sales Tax	\$ 2,933.16	@ 7.5000 %	219.99
Total Cost of Repairs			4,874.55
Deductible			500.00
Total Adjustments			500.00
Net Cost of Repairs			4,374.55

Exhibit F

Craig Kocmoud

From: Craig Kocmoud [craig@kallemeyncollisioncenter.com]
Sent: Friday, February 19, 2021 12:48 PM
To: 'mike@mrazinsurance.com'
Subject: FW: IPQ5224001 FINAL 2nd request
Attachments: KARL INVOICES.pdf, KARL.pdf; 197.jpg; 001.jpg; 002.jpg; 003.jpg; 004.jpg; 005.jpg; 006.jpg; 007.jpg; 008.jpg; 009.jpg; 010.jpg; 011 (2).jpg; 011.jpg; 012 (2).jpg; 012.jpg; 013 (2).jpg; 013.jpg; 014 (2).jpg; 014 (3).jpg; 014.jpg; 015 (2).jpg; 015 (3).jpg; 015.jpg; 016 (2).jpg; 016 (3).jpg; 016.jpg; 017 (2).jpg; 017 (3).jpg; 017.jpg; 018 (2).jpg; 018 (3).jpg; 018.jpg; 019 (2).jpg; 019 (3).jpg; 019.jpg; 020 (2).jpg; 020.jpg; 021.jpg; 022.jpg; 023.jpg; 024.jpg; 025.jpg; 026.jpg; 027.jpg; 028.jpg; 029.jpg; 030.jpg; 031.jpg; 032.jpg; 033.jpg; 034.jpg; 035.jpg; 036.jpg; 037.jpg; 038 (2).jpg; 038.jpg; 039 (2).jpg; 039.jpg; 040 (2).jpg; 040.jpg; 041 (2).jpg; 041.jpg; 042 (2).jpg; 042.jpg; 043 (2).jpg; 043.jpg; 044 (2).jpg; 044.jpg; 045 (2).jpg; 045.jpg; 046 (2).jpg; 046.jpg; 047 (2).jpg; 047.jpg; 048.jpg; 049.jpg; 050.jpg; 051.jpg; 052.jpg; 081.jpg; 082.jpg; 083.jpg; 084.jpg; 085.jpg; 086.jpg; 087.jpg; 088.jpg; 089.jpg; 090.jpg; 091.jpg; 112.jpg; 113.jpg; 114.jpg; 115.jpg; 116.jpg; 117.jpg; 119.jpg; 193.jpg; 194.jpg; 195.jpg; 196.jpg

Importance: High

-----Original Message-----

From: Craig Kocmoud [mailto:craig@kallemeyncollisioncenter.com]
Sent: Monday, February 15, 2021 9:31 AM
To: 'Travelers Supplement'
Subject: FW: IPQ5224001 FINAL 2nd request
Importance: High

-----Original Message-----

From: Craig Kocmoud [mailto:craig@kallemeyncollisioncenter.com]
Sent: Wednesday, February 10, 2021 8:36 AM
To: 'Travelers Supplement'
Subject: IPQ5224001 FINAL

Here is the final on this one with invoices and photos. labor rates need to be corrected and so do a lot of operations that are not included in the radiator support replacement that CCC says it is. The mech. operations needed have never been included. CCC is alacart and you have to click on all associated parts that need to be serviced. Car is in the final detail / check over today. Call if you have questions.

Thank you

Craig Kocmoud
Kallemeyn Collision Center
16039 New Ave
Lemont, IL 60439
630-257-2277 office
630-257-2279 fax
craig@kallemeyncollisioncenter.com

Exhibit G

bagwatcher GM Auto Parts: Che... DEG - Database En... Enterprise Rent-A-... <https://epc.tesla.com> Tesla XENTRY Portal SERVICE DOCUMENTS State Farm® B2B ...

Kallemeyn Lemont
@scumbagwatcher · Personal Blog

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About · Photo/Video · Check in · Tag Friends

1 Kallemeyn Collision is a body shop in Lemont: they are currently holding my vehicle hostage and conducting unethical business practices. Jeff Kallemeyn is trying to charge labor rates in excess of \$155/hr whereas the market rate is \$85/hr.

8 people like this · 9 people follow this · <http://KallemeynLemont.com/> · Send Message · Personal Blog · Automotive Body Shop Community

Photos · See All

2h · Kallemeyn Lemont · Day 29 of Kallemeyn Collision in Lemont holding my car hostage against the insurance company after pleading with Jeff Kallemeyn to release it and work it out with Travelers. On the plus side- it only cost me \$26.13 to get my testimonial out to over 4,000 people in Lemont, Orland, Palos, Downers etc. this doesn't count the number of likes, comments, or shares. Here's the story: Our teenage daughter was in a fender bender back in early Jan. We wanted to support local business and took the car to Kallemeyn. Our \$1,000 estimate to repair turned into an \$8,000 repair of which the body shop is fighting Travelers insurance on 2k of it. 100% of the dispute is on labor costs. In the meantime, Kallemeyn will not release our car that has been complete for 1 month! Beware and be careful working with this body shop! I would get all rates approved and full alignment with your insurance company before they start repair! We still don't know when we will get our car back- total nightmare! — at Kallemeyn Collision Center.

Like · Comment · Share

Shop Manager · Admin Page · About · Kallemeyn Lemont

Seargeant's
Personal Blog

@scumbagwatcher · Personal Blog

Send Message

Home Reviews Videos Photos More

Like Search

About See All

1 Kallemeyn Collision is a body shop in Lemont they are currently holding my vehicle hostage and conducting unethical business practices.

8 people like this

9 people follow this.

<http://KallemeynLemont.com/>

Send Message

Personal Blog · Automotive Body Shop · Community

Create Post

Photo/Video Check in Tag Friends

Kallemeyn Lemont 42m

...

Insurance Fraud? Jeff
Kallemeyn should I post your voicemail??

Photos See All

Kallemeyn Collision Seargeant

Kallemeyn Collision Seargeant

Kallemeyn Collision SCAMS!!!

Like Comment Share

Kallemeyn Lemont updated their profile picture. March 6 at 3:25 PM

Page Transparency See All

ULTRAMATE

Shop Manager

Admin Page - Au...

Kallemeyn Lemont

Kallmeyn
SCAMSI
Beware! 

Exhibit H

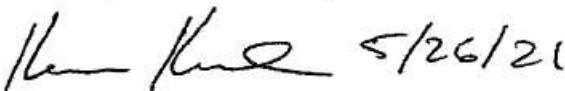
ACKNOWLEDGEMENT OF ASSIGNMENT OF PROCEEDS

This Acknowledgement of Assignment of Proceeds made effective as of March 17, 2021 is between Kevin and Jennifer Karl, of 12 Auburn Court, City of Lemont, County of Cook, State of Illinois, (collectively referred to herein as "Assignors"), and Kallmeyn Collision Center, Inc., of 16039 New Ave., City of Lemont, County of Cook, State of Illinois, (referred to herein as "Assignee").

Assignee claimed that Assignors owed Assignee the amount of Two Thousand One Hundred Fifty Nine Dollars and Thirty Seven Cents (\$2,159.37) arising out of labor and repair-related services relating to a 2014 Honda Pilot EX automobile damaged in a vehicle accident that occurred on or about January 4, 2021 (the "Repairs"). Assignors disputed the amount claimed owed by Assignee for the Repairs. The Assignors and Assignee settled their dispute over the Repairs in a Settlement Agreement dated March 17, 2021 (the "Settlement Agreement"). Under the Settlement Agreement, Assignors (a) paid Seven Hundred Sixty Five Dollars and Twenty Two Cents (\$765.22) in the aggregate to Assignee for the Repairs and (b) conveyed and assigned to Assignee all rights, remedies, interests, proceeds, and causes of actions he, she, or they may have in or relating to the following described policy of insurance (the "Policy") to recover any additional amount claimed owed by the Assignee for the Repairs:

Policy No.:	<u>996661328 203 1</u>
Effective On:	<u>January 4, 2021</u>
Issued by:	<u>Travelers (The Standard Fire Ins. Co.)</u>
Named Insureds:	<u>Kevin and Jennifer Karl</u>
Insuring:	<u>2014 Honda Pilot EX</u>
Coverage:	<u>Physical Damage/Collision/Comprehensive</u>

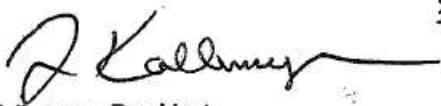
In witness whereof, I have executed this Acknowledgement of Assignment of Proceeds in Lemont, Illinois on March 26, 2021.

 5/26/21

Kevin Karl

 5/26/21
Jennifer Karl

Kallmeyn Collision Center, Inc. confirms its acceptance of the assignment of proceeds under the Policy with respect to the Repairs as provided in the Settlement Agreement and this Acknowledgement of Assignment of Proceeds:

By:  5/27/21
Jeff Kallmeyn, President



Illinois Department of Insurance

320 West Washington Street
Springfield, Illinois 62767



92117959039997903640459678

The Travelers Indemnity Company
One Tower Square
Hartford, CT 06182

L4w

Gross, Kaneisha

From: Beyer, Pamela J <PBEYER@travelers.com>
Sent: Wednesday, October 20, 2021 1:26 PM
To: TravelersSOP
Cc: Beyer, Pamela J
Subject: Travelers Direct Oct 20 Kallemyen Collision Center
Attachments: Corporate_Litigation_10373_004.pdf

Importance: High

Pamela Beyer | Sr Service of Process Coord | Corporate Litigation Travelers
385 S Washington Street | 9275- LC12L
St. Paul, MN 55102
W: 651-310-3682 F: 651-310-8204

-----Original Message-----

From: LeBel, Laurie <LLEBEL@travelers.com> On Behalf Of CORPMAIL
Sent: Wednesday, October 20, 2021 12:08 PM
To: Beyer, Pamela J <PBEYER@travelers.com>
Subject: FW: Emailing: Corporate_Litigation_10373_004.pdf

Please send to CSC

-----Original Message-----

From: TRAVELERS DOCUMENT MANAGEMENT <TRVDOCMT@travelers.com>
Sent: Wednesday, October 20, 2021 10:05 AM
To: CORPMAIL <CORPMAIL@travelers.com>
Cc: TRAVELERS DOCUMENT MANAGEMENT <TRVDOCMT@travelers.com>
Subject: Emailing: Corporate_Litigation_10373_004.pdf

Your message is ready to be sent with the following file or link attachments:

Corporate_Litigation_10373_004.pdf

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

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TRVDiscDefault::1201